

# The Dividend

SPRING 2017

Open a  
checking  
account,  
get up to  
**\$150\***

Open your first-ever TruMark Financial checking account and do the following within 90 days to **get up to \$150:**

- Begin direct deposit of at least \$300 per month, **get \$100**
- Perform 10 signature-based debit card transactions, **get \$50**

TruMark Financial checking accounts feature free online Bill Payer, online/mobile banking and mobile app featuring mobile deposit, rewards, and more.

**Earning \$150 has never been easier**

Visit [www.trumarkonline.org/150](http://www.trumarkonline.org/150) or stop by your nearest branch

\*Offer applies to new and existing members (general membership) who open their first-ever TruMark Financial checking account. For offer to be valid, member must call 1-877-TRUMARK or visit a TruMark Financial branch to claim the offer once one or both actions are completed, within 90 days of account opening. Direct deposit funds must originate from an employer, government agency, or other source outside TruMark Financial. Credits will be assigned within 120 days of account opening. Limited time offer – may be withdrawn at any time without notice. Cannot be combined with any other offers. Offer subject to change or cancellation without notice. Offer applies solely to unique individuals as defined by the primary account holder's SSN. Business accounts not eligible. Offer does not apply to persons who closed a TruMark Financial checking account within the last 12 months. Account must remain open, active, in good standing, and in the same product type through the qualifying period to receive the bonus.

## Last chance to double your tax refund

Don't miss the chance to double your tax refund, up to \$5,000.\* To enter, simply deposit your tax refund directly into a TruMark Financial® Credit Union account. Select "checking" in the refund section of forms 1040, 1040A, or 1040EZ, enter the credit union's ABA transit/routing number (**236084243**), then enter your account number.

### Enter to win today

Deposit your refund directly into a TruMark Financial account for a chance to win!

\*TruMark Financial will match your deposit, up to a maximum of \$5,000 if you are the selected winner. Only directly deposited tax refunds from IRS/Treasury to TruMark Financial are eligible. External transfers from another financial institution are not eligible. If federal tax refund is split between multiple financial institutions, only the portion deposited directly to TruMark Financial is eligible. TruMark Financial members age 18 and older are eligible. Business accounts are not eligible. Cannot be combined with other offers. Visit [www.trumarkonline.org/doubleyourrefund](http://www.trumarkonline.org/doubleyourrefund) for details.



Get a **\$50** gift card (via 7,700 CURewards® points) just for sharing TruMark Financial membership\*

Share the benefits of TruMark Financial membership. Give your family and friends the gift that will benefit them for years to come. Plus, earn a \$50 gift card! Here's how:

- Refer a new member (age 18 or older) to the credit union by April 15
- Use your Visa® debit card 10 times before May 15
- Referred member (age 18 or older) also can earn a \$50 gift card (via 7,700 CURewards points)\*\*

### Refer a member today

Visit [www.trumarkonline.org/RAM](http://www.trumarkonline.org/RAM) or your local branch

**HURRY!**  
Offer expires  
April 15, 2017

\*Offer only good to TruMark Financial members in good standing. Limited-time offer. Offer good until 4/15/17. A qualified new member account relationship is either a single or joint ownership of a TruMark Financial S1/Share Savings account required as par value for membership in the credit union for a person/persons who has/have never been a member of TruMark Financial. The potential new member may be a family member of an existing member; or must live, work, worship, volunteer, or attend school in Bucks, Chester, Delaware, Montgomery, or Philadelphia county. \*\*New and referring members age 18 or older must have a checking account, Visa debit card, and perform ten (10) signature-based debit card transactions that post between 3/1/17 and 5/15/17 to receive points. CURewards points will be rewarded to primary member accountholder's debit card by 6/30/17. Business accounts are not eligible. All trademarks are property of their respective owners and are not affiliated with TruMark Financial Credit Union. Note to prospective members: The referrer may be eligible for prizes by referring you to the credit union.



## April is Credit Union Youth Month

TruMark Financial will be inspiring young members to give a hoot about saving with great incentives for joining the credit union in April:

### New members age 14 and younger

Get a free gift bag with a puzzle, notebook, and more\*

### New members age 15 to 26

Automatically entered to win one of two Bose® Soundlink® wireless headphones\*\*

### Open a youth account

Visit [www.trumarkonline.org](http://www.trumarkonline.org) or your local branch.

\*Limited quantities available. Offer valid while supplies last. New members age 14 and younger who open an account between April 1 and April 30, 2017, will get a free gift bag (while supplies last). Bags are distributed in branches only and cannot be mailed.

\*\*New members age 15 – 26 who open an account between April 1 and April 30, 2017, will be automatically entered to win Bose® Soundlink® Wireless Around-Ear Headphones II. Winners will be selected and notified by May 11, 2017. No purchase necessary. For entry, official rules with complete eligibility, prize descriptions and odds, visit [www.trumarkonline.org/youthmonth](http://www.trumarkonline.org/youthmonth). Void where prohibited.

## Save big when shopping for a new car

If a new vehicle is in your future, start with TruMark Financial's Car Buying Service, powered by TrueCar®. Zero in on what others paid and get a member guaranteed savings certificate that could save you thousands. Plus, when financing with a TruMark Financial auto loan, enjoy the following benefits:

- Two-month payment deferral option\*\*
- Up to 135% financing – borrow full purchase price, including tax, title, and tag
- Free pre-approvals – cashier's check in-hand for negotiating power
- Pay only \$350 for GAP insurance

### Start shopping today

Call **1-877-TRUMARK** or apply online at [www.trumarkonline.org](http://www.trumarkonline.org)

\*Annual Percentage Rate (APR) is accurate as of 3/27/17 and subject to change. For a 60-month new vehicle loan and depending on applicant's creditworthiness, the APR may be as low as 2.74% or as high as 8.04%. Rate reflects a 0.25% discount for auto loan amounts over \$25,000. Otherwise, APR is 0.25% higher. Rate reflects a 0.25% discount for loan payment via automatic funds transfer from a TruMark Financial checking account. Otherwise, APR is 0.25% higher. Other rates and terms may be available. \*\*Payments can be made during the two-month deferral period. During the two-month deferral period, interest will accrue and may extend the original term of the loan.

## New auto loan

Rates as low as

**2.74%**  
APR\*



## Home equity lines of credit

Introductory rate

**1.99%**  
APR\*  
for the first six months

Variable rates as low as

**3.74%**  
APR\*  
thereafter



## A flexible loan from your home

With a low-rate TruMark Financial home equity line of credit, finance spring projects affordably using your home's equity. Use the funds for one big renovation or over time as needs arise.

### Additional benefits include:

- No annual or inactivity fees
- Borrow up to 90% of your home's value
- Write checks directly from your line of credit
- Interest may be tax deductible (consult your tax advisor)

### Apply today

Visit [www.trumarkonline.org](http://www.trumarkonline.org) or call **1-877-TRUMARK**

\*Annual Percentage Rate (APR) accurate as of 3/15/17, applies to minimum line amount of \$75,000, is subject to change without notice, and applies to a loan-to-value (LTV) ratio of 80% for primary residence. Rates vary depending upon amount financed, credit score, lien position, and collateral location. Minimum APR is 3.74%, with automatic payment discount, maximum APR is 18%. Introductory rate will be in effect for six (6) billing cycles from credit line open date. After the introductory discount period expires, the variable APR is effective for the life of the line. Rate includes a 0.25% relationship discount. New accounts only. A TruMark Financial checking account is required for 0.25% discount. Property and/or flood insurance is required. APR is variable based on the highest *The Wall Street Journal* published Prime Rate and is adjusted on a monthly basis. As of 3/15/17 the Prime Rate was 4.00%. All loans/lines of credit are subject to approval and collateral evaluation. Fees and charges may apply. Additional restrictions, limitations, and exclusions may apply. Please call TruMark Financial at 1-877-TRUMARK for further details. A \$100 processing fee will apply. NMLS 404938

## Creative ways to lower the cost of college



Savvy college shopping and financial aid research may not be enough to prevent substantial financial sacrifices to get your child a college education. These ideas might be your child's ticket to a degree – and your ticket to financial sanity:

### Tuition discounts and flexible repayment programs

More colleges now offer tuition discounts or flexible repayment programs to remain competitive. For example, there may be a discount if you pay the entire semester's bill up front, or if you allow the money to be directly debited from your account.

### Graduate in three years instead of four

Check out accelerated programs that allow your child to graduate in three years instead of four. Alternatively, online courses can be wrapped up over the summer to accomplish the same. You save the cost of 12-months tuition, room and board, plus other related expenses.



### Defer enrollment for a year

Taking one year off, commonly referred to as a "gap year," can give you some financial breathing room and allow your child to work and save money for a full year before starting college.

Investor Services at TruMark Financial is available to assist you. To schedule a complimentary, no-obligation consultation, visit [www.trumarkonline.org/investments](http://www.trumarkonline.org/investments) or call **1-877-TRUMARK**.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured TruMark Financial Credit Union deposits and are not NCUA insured. These products are not obligations of TruMark Financial Credit Union and are not endorsed, recommended, or guaranteed by TruMark Financial Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. ©2017 Broadridge Investor Communication Solutions, Inc. All rights reserved.

## In the news

### Holiday closing

TruMark Financial will be closed on Sunday, April 16, 2017, for Easter. During this time, access your account 24/7 via online and mobile banking, Account Management by Phone, and at thousands of ATM locations nationwide.

### Did you know?

Members receive surcharge-free transactions at more than 55,000 ATMs displaying the Allpoint, STARsf, or CU\$ logos.



### Find an ATM near you

Visit [trumarkonline.locatorsearch.com](http://trumarkonline.locatorsearch.com) to find the surcharge-free ATM nearest you. Simply enter your zip code, and click "Go."

## Official financial institution of the Philadelphia Union



TruMark Financial offers exclusive opportunities for Philadelphia Union fans, including a Union debit and credit card, discounts on merchandise, unique experiences, prizes, and more. For details, visit [www.trumarkonline.org](http://www.trumarkonline.org).

## Money management on the go

TruMark Financial's free mobile app allows you to access your accounts and do the following from your web-enabled smart phone, or other mobile device:

- View account balances and log into your account with one touch\*
- Check recent transactions
- Locate branches and ATMs
- Access CURewards®
- Transfer funds
- Pay bills
- Deposit checks

Data rates may apply. Contact your provider for additional details. If you don't have online banking, register at [www.trumarkonline.org](http://www.trumarkonline.org). \*To activate Quick Balance and Touch ID Login, tap "Member Services" then "User Services" while logged into the mobile app.

### Download TruMark Financial's mobile app today

Visit the app store on your smart phone and search "TruMark Financial" to download the free mobile app.



## Earn rewards with every purchase

Members earn rewards with every dollar spent using a TruMark Financial Rewards Visa credit card. Wherever you travel this spring/summer, enjoy peace of mind and these benefits:

- No balance transfer fees, cash advance fees, nor annual fees
- Earn one CURewards® point per dollar spent
- Redeem points for cash, travel, gift cards, merchandise, and more
- Add your card to Apple Pay®, Samsung Pay®, and Android Pay®

### Apply today

Applying is easy, visit [www.trumarkonline.org](http://www.trumarkonline.org) or call **1-877-TRUMARK**.

\*APR = Annual Percentage Rate. Introductory rate not applicable to current TruMark Financial credit cardholders, or those who have closed a TruMark Financial credit card in the past 24 months. Business accounts not eligible. Offer subject to change. All loans subject to approval.



### Rewards Visa® credit card

Introductory rate

# 1.99% APR\*

for the first six months

Variable rates as low as

# 9.74% APR\*

thereafter

## Affordable home-buying options to fit your budget

Start house hunting now before mortgage rates climb any further. TruMark Financial offers fixed- and adjustable-rate mortgages with flexible terms plus competitive rates to help you stay on budget.

TruMark Financial's HomeAdvantage program is a great place to launch your efforts of buying or selling your home: search for properties online, find a real estate agent, research neighborhoods, earn a rebate, and more.

### Learn more and apply today

Visit [www.trumarkonline.org/mortgages](http://www.trumarkonline.org/mortgages)

Subject to approval. NMLS 404938



## Save on auto and home insurance

Using carefully selected insurance carriers, TruStage® auto and home insurance can provide discounted rates for TruMark Financial members. Get quality coverage, plus the convenience of online servicing, and 24/7 claims service. Take the time to compare insurance rates and save.

### Get a free quote today

Visit [www.trumarkonline.org/insurance](http://www.trumarkonline.org/insurance) or call **1-855-483-2149**

TruStage® Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.



#### Board of Directors

Leonard V. Doughty III, *President*  
Hugh T. Bray, *Vice President*  
Wayne J. Goodwin, *Treasurer*  
R. Terence Brunt, *Secretary*  
Joseph J. Bily, *Director*  
Daniel L. Dillard, *Director*  
Richard V. Lawn, *Director*  
David A. Rufibach, *Director*  
William A. Tollok, *Director*

#### Supervisory Committee

James P. DeBow, *Chairperson*  
Joseph J. Ciaranca, *Vice Chairperson*  
Donna M. Carvin, *Secretary*

#### Account Management by Phone

215-953-5950 | 800-835-2628

**Online Banking** [www.trumarkonline.org](http://www.trumarkonline.org)

**Call Center** 1-877-TRUMARK | 215-953-5353

#### 24/7 Loan Applications

1-877-TRUMARK | [www.trumarkonline.org](http://www.trumarkonline.org)

#### Center City Philadelphia

1701 Market Street, Philadelphia, PA 19103

#### Chestnut Hill

8500 Germantown Avenue, Philadelphia, PA 19118

#### Downingtown - renovating

Temporary location:

128 Eagleview Boulevard, Exton, PA 19341

#### Doylestown

4381 West Swamp Road, Doylestown, PA 18901

#### Eastern North Philadelphia

1900 North 5th Street, Philadelphia, PA 19122

#### Fort Washington

335 Commerce Drive, Fort Washington, PA 19034

#### Horsham

301 Horsham Road, Horsham, PA 19044

#### Jenkintown

515 Old York Road, Jenkintown, PA 19046

#### Levittown

179 Levittown Parkway, Levittown, PA 19054

#### North Wales

1200 Welsh Road, North Wales, PA 19454

#### Northeast Philadelphia

7306 Castor Avenue, Philadelphia, PA 19152

#### Parkwood

12377 Academy Road, Philadelphia, PA 19154

#### Plymouth Meeting

1920 Butler Pike, Conshohocken, PA 19428

#### Richboro

984 Second Street Pike, Richboro, PA 18954

#### South Philadelphia

1931 South Broad Street, Philadelphia, PA 19148

#### Springfield, Delaware County

1141 Baltimore Pike, Springfield, PA 19064

#### Treose

1000 Northbrook Drive, Treose, PA 19053

#### Trooper

2795 Ridge Pike, Trooper, PA 19403

#### Upper Darby

1884 S. State Road, Upper Darby, PA 19082

#### Warrington

875 Easton Road, Warrington, PA 18976

#### Wayne

115 E. Swedesford Road, Wayne, PA 19087

#### West Chester

1052 Andrew Drive, West Chester, PA 19380

For branch hours and days of operation, please visit [www.trumarkonline.org](http://www.trumarkonline.org) or call **1-877-TRUMARK (878-6275)**.



[facebook.com/trumarkonline](https://facebook.com/trumarkonline)  
[twitter.com/trumarkonline](https://twitter.com/trumarkonline)  
[instagram.com/trumarkfinancial](https://instagram.com/trumarkfinancial)  
[youtube.com/trumarkfinancial](https://youtube.com/trumarkfinancial)

Copyright© 2017 TruMark Financial Credit Union. All Rights Reserved. "TruMark Financial" is a registered trademark of TruMark Financial Credit Union.

17-00115 04/17