

The Dividend

AUGUST 2017

Getting college ready

It's that time of year again; school is right around the corner. Make sure the student in your household is financially prepared with TruMark Financial products designed just for them:



- Smart Start Checking account with no minimum balance requirement and no monthly maintenance fee
- Free mobile app featuring mobile deposit, peer-to-peer transfers, TouchID login, and more

Encourage your young adults to begin their college careers the smart way, by getting started at TruMark Financial.

Learn more and open an account today

Call 1-877-TRUMARK or visit www.trumarkonline.org



All the rewards you can grab in 60 seconds

Use your TruMark Financial debit or Rewards Visa credit card three times or more per week through Sept. 24, 2017, and be entered to win a three-day/two-night all expenses paid trip for two to Chicago and a 60-second shopping spree.*

Sign up today

For rules and to enter, visit www.trumarkonline.org/magicminute

*No purchase necessary to enter or win. Open to credit and debit cardholders who are legal residents of the 50 U.S., D.C., or Puerto Rico, 21 or older, who are enrolled in a participating Credit Union CURewards Program. Business debit cardholders, business credit cardholders, Equity Access cardholders, and Cash Back credit cardholders are not eligible. TruMark Financial employees are not eligible. Ends 9/24/17. Void where prohibited. See full Rules and how to enter without purchase at www.cumagicminute.com. Sponsor: PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.

Rewarding you with value, savings, and security

TruMark Financial® Credit Union's Rewards Visa® credit card offers a low rate, unparalleled security, and convenience for everyday purchases. Plus, transfer high-rate balances held elsewhere and you could probably save money each month!

Compare and save:**		
	Balance Transfer Fee	Annual Percentage Rate (APR)*
Chase Sapphire Preferred®	Up to 5%	As low as 16.74%
Amazon.com™ Rewards	Up to 5%	As low as 14.99%
Bank Americard®	Up to 3%	As low as 12.99%
TruMark Financial Rewards Visa	None	As low as 9.99%

Additional advantages include:

- An introductory rate as low as 1.99% APR* for the first six months
- No balance transfer fees, cash advance fees, nor annual fees
- Ability to add card to Apple Pay®, Samsung Pay®, and Android Pay™
- Lock/unlock a lost or stolen card via TruMark Financial's mobile app
- Earn rewards points with every purchase that can be redeemed for cash, gift cards, and more

Apply today

Visit www.trumarkonline.org/creditcards 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. **Data pulled from respective company websites. All trademarks property of their respective owners.



TruMark Financial now available on campus

As the official financial institution of La Salle University, TruMark Financial membership offers great benefits for La Salle students and faculty. The La Salle community can now access affordable financial services, programs to encourage healthy money management, and a conveniently located on-campus credit union branch.

Learn more

Visit www.trumarkonline.org/lasalle





New and used auto loans

Rates as low as

2.49% APR*

Enjoy no payments for two months!**

Shorten the distance to your next car

TruMark Financial auto loans make car-buying quick, convenient, and affordable. Enjoy two months payment-free, and the following advantages:

- Up to 135% financing that includes full purchase price, tax, title, and tag, or pay off your trade-in
- Pre-approval lets you negotiate with check in-hand
- Possibly save thousands using TruMark Financial's Car Buying Service powered by TrueCar®

Apply today

Call **1-877-TRUMARK** or apply online at www.trumarkonline.org

*Annual Percentage Rate (APR) is accurate as of 7/14/17 and subject to change. For a 60-month new vehicle loan and depending on applicant's creditworthiness, the APR may be as low as 2.49% 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. Maximum term for 2014 - 2015 used auto loans is 72 months; maximum term for 2010 - 2011 used auto loans is 60 months. **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.

Access funds securely at school or on the road



A TruMark Financial reloadable prepaid Visa® card works just like a debit card and can be used worldwide at any location that accepts Visa. Get the security of zero liability for fraudulent purchases while traveling or away at school when you choose "credit" to make purchases. Emboss the card with the cardholder's name for additional security. Plus, use a TruMark Financial debit or credit card to load funds onto the card.

Order a reloadable prepaid Visa card today

Visit www.trumarkonline.org/prepaid

Minimum load amount is \$100; Maximum load amount is \$2,500. Personalized cards offer unlimited reloads. Personalized cards cost \$2.50.



Demystifying mortgages

Buying a home may be the biggest purchase of your life, and one that requires a hefty loan. Comparing mortgages can be overwhelming and confusing. Consider the details:

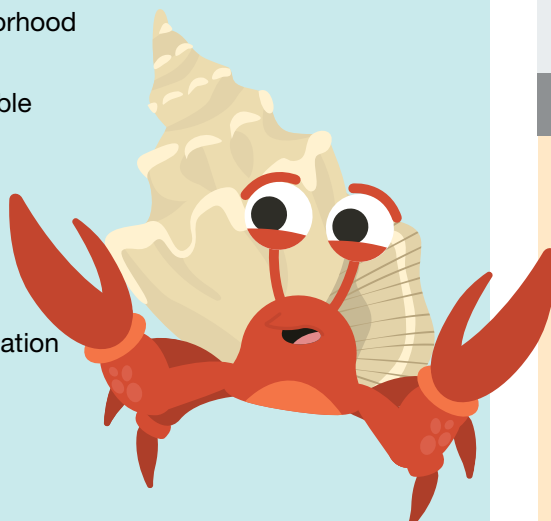
- Fixed-rate vs. adjustable-rate – Do you prefer a consistent payment or one that fluctuates with the index it's tied to?
- Amortization schedule – How much of each payment goes towards interest and principal?

Steer clear of committing to a mortgage you don't understand. Before plunging into house hunting, ask yourself these questions:

- Why do you want to own a home?
- Ready to settle down in a neighborhood for five to seven years?
- Are you healthy, happy with a stable personal life and job?
- Can your savings account handle the financial implications?

The takeaway

Take the time to do the math, talk to professionals, and assess your life situation before committing to homeownership. For more info on mortgages, go to www.trumarkonline.org/mortgages.



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Account Management by Phone

215-953-5950 | 800-835-2628

Online Banking www.trumarkonline.org

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

24/7 Loan Applications

1-877-TRUMARK | 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

Trevose

1000 Northbrook Drive, Trevose, 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 or call

1-877-TRUMARK (878-6275).



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In the news

Holiday closing

TruMark Financial will be closed on Saturday, Aug. 12, for an employee event, on Sunday, Sept. 3, and Monday, Sept. 4, for Labor Day. During this time, access your account 24/7 via online and mobile banking, Account Management by Phone, and at thousands of ATM locations nationwide.