

# The Dividend

FEBRUARY 2017



## Double your tax refund

No matter how you plan to file, get a chance to double your tax refund (up to \$5,000\*) when you directly deposit your refund into a TruMark Financial checking account. In the refund section of forms 1040, 1040A, or 1040EZ, simply select “checking”, then enter the credit union’s ABA transit/routing number (236084243), along with 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.



## Annual meeting notice

Join us at TruMark Financial’s annual meeting on Thursday, March 23, 2017, at 7 p.m. at the credit union’s main office: 335 Commerce Drive, Fort Washington, PA 19034

### Rewards Visa® credit card

Introductory rate as low as


**1.99%** APR\*

for six months

Rate as low as

**9.49%** APR\*

thereafter



## Transfer high-rate balances and save

With a TruMark Financial® Credit Union Rewards Visa credit card, consolidate high-rate credit card balances from other lenders into one easy payment. Other advantages include:

- No balance transfer fees, cash advance fees, nor annual fees
- Earn one CURewards® point for each dollar spent
- Redeem points for gift cards, merchandise, travel, and more

Compare and save†		
	Balance Transfer Fee	Annual Percentage Rate (APR)
Citizens Bank Clear Value™	Up to 4%	Up to 19.99%
Chase Sapphire Preferred®	Up to 5%	Up to 23.24%
Wells Fargo Rewards®	Up to 5%	Up to 26.49%
TruMark Financial Rewards Visa	None	as low as 9.49%*

### Apply today

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. †Comparison performed January 2017. Information obtained from respective corporations’ websites.

## Save and earn more with a high-yield CD

Maximize your savings with TruMark Financial Certificates of Deposit (CDs). TruMark Financial CDs are a federally insured, reliable way to save and earn dividends. For added convenience, use online banking to open a CD at any time.

### CD options include:

Term	APY*	Minimum Opening Deposit
12-month	1.15%	\$500
24-month	1.20%	\$500
30-month	1.35%	\$500
36-month	1.70%	\$500
48-month	1.90%	\$500
60-month	2.25%	\$500

### Open a CD today

Visit [www.trumarkonline.org](http://www.trumarkonline.org), call 1-877-TRUMARK, or visit a branch.

\*Annual Percentage Yield (APY) is accurate as of 1/31/17 and is subject to change without notice. The dividend rate is compounded and posted monthly. No early withdrawal is permitted. However, if TruMark Financial, in its sole discretion, permits such a withdrawal, substantial penalties will apply. Visit [www.trumarkonline.org/savingsrates](http://www.trumarkonline.org/savingsrates) for a complete list of rates and terms.



## Make spring projects a reality

Start tackling spring projects with a low-rate TruMark Financial home equity line of credit. Borrow affordably for home projects. Or use the funds for debt consolidation, tuition, or a spring getaway. Advantages include:

- No annual fee
- Borrow up to 90% of your home's value
- Tax-deductible interest (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 1/10/17, 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 3.49%, 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 12/15/16 the Prime Rate was 3.75%. 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



### Home equity lines of credit

Introductory rate

# 1.99% APR\*

for the first six months

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Variable rates as low as

# 3.49% APR\*

thereafter

**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**  
370 W. Uwchlan Avenue, Downingtown, PA 19335

**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.org](http://www.trumarkonline.org) or call **1-877-TRUMARK (878-6275)**.



Federally insured by NCUA

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## A chance to win \$25,000



TruMark Financial members can save up to \$15 on TurboTax® federal products. Plus, try the online version by Feb. 16, 2017, and be entered to win the TurboTax \$25,000 Payday Sweepstakes.<sup>1</sup> TurboTax offers these benefits:

- **Get your maximum refund**  
By searching more than 350 deductions and credits, TurboTax delivers your maximum possible refund.
- **Never fear an oversight**  
TurboTax reviews your return in detail before you're cleared to file.
- **Expertise around the clock**  
TurboTax SmartLook™ connects you with answers when you need them.



### Try TurboTax today

Visit [www.trumarkonline.org](http://www.trumarkonline.org) to file your taxes through TurboTax.

<sup>1</sup>TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state, and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129. State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. All trademarks are property of their respective owners.

## Select tax forms now available

1099-INT, 1099-R, 1098 for home equity products, 1098-E, and 1099-Q forms are now available within online banking.

### View tax forms today

Log into online banking, click Member Services, and select "eStatements". Click "View Statements", and scroll down to the "Tax Statements" section.



## In the news

### Holiday closings

TruMark Financial will be closed on Tuesday, Feb. 7, for an employee event, and Sunday, Feb. 19, and Monday, Feb. 20, for Presidents 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.