

The Dividend

WINTER 2017

CEO MESSAGE



In 2016, TruMark Financial took significant steps to enhance service, heighten convenience, and position itself as the premier financial institution in Southeastern Pa. To accommodate its steady growth, the credit union relocated its headquarters to Fort Washington and opened an adjoining state-of-the-art branch.

An expansion of the credit union's branch network occurred in several other ways, including a new branch in historic Chestnut Hill, a complete renovation of the Gateway Shopping Center branch in Wayne, and the addition of branches in Downingtown and West Chester after a successful merger with Keystone Federal Credit Union.

TruMark Financial carried on its tradition of providing cutting-edge financial tools, allowing members to add their debit and credit cards to Samsung Pay™ and Android Pay™, and revamping online/mobile banking with simplicity and ease in mind.

The credit union also continued its commitment to enhance financial literacy within the community through its Building Financial Futures initiative. By adding new fundraising efforts and events, TruMark Financial raised over \$78,000 to benefit local schools – providing them with the tools needed to teach the value of saving, investing, and borrowing wisely.

In the coming year, the credit union will continue to offer competitive, affordable financial products and services while maintaining its commitment to financial soundness. None of this is possible without the support of our over 120,000 members, and we hope TruMark Financial will remain the first place you turn for all your financial needs. Thank you for putting your trust in the credit union, we look forward to serving you in the years to come. I wish you and your family a healthy and successful 2017.

Best regards,

Richard F. Stipa
Chief Executive Officer

Checking accounts that save you more

TruMark Financial® Credit Union offers affordable checking accounts to meet your needs. In addition to convenience and premium value, all of the credit union's checking accounts feature free:

- Online Bill Payer*
- Online banking*
- Rewards program**
- Debit card
- Customize My Card**
- And more



Compare and save†

	PNC Virtual Wallet	Bank of America Core Checking	Wells Fargo Everyday Checking	TruMark Financial Basic Checking
Minimum checking account balance	\$500	\$1,500	\$1,500	\$0
Monthly maintenance fee	\$7	\$12	\$10	\$0
Minimum monthly deposit to avoid fee	\$500	\$250	\$500	\$0
Free debit card with rewards	No	No	No	Yes

Find the checking account that's right for you

Stop by your local branch, call **1-877-TRUMARK**, or visit **www.trumarkonline.org**.

*Data or internet costs may apply. Contact your provider for additional details. **Business accounts are not eligible. †Comparison performed December 2016. Information obtained from respective corporations' websites.

Double your tax refund

As you prepare to complete your taxes using TurboTax® or another method, be sure to have your refund deposited directly into your TruMark Financial account for a chance to double your refund, up to \$5,000.* When you file, select "checking" and enter the credit union's ABA transit/routing number (**236084243**) and your account number into the refund section of forms 1040, 1040A, or 1040EZ.

Use direct deposit for a chance to win

Have your refund deposited into your TruMark Financial account to be entered into the drawing.*

*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 for details.



2017 nominees & election procedures

As announced in the third quarter newsletter, TruMark Financial Credit Union's bylaws provide a process for the nomination and election of officials to represent the membership. Officials also can be nominated through the use of member petitions. Persons wishing to nominate a member in good standing must use the official petition procedures and must file their petitions with the Secretary of the credit union by Feb. 10, 2017. Petitions must contain at least 500 valid member signatures and must be accompanied by a certificate from the nominee stating she/he is agreeable to the nomination and will serve if elected. All petitions must be accompanied by a biography of the nominee (less than 75 words). Should there be no contest, nominees to the TruMark Financial Credit Union Board of Directors and Supervisory Committee will be elected by acclamation at the credit union's annual meeting on March 23, 2017. The Nominating Committee nominated the following individuals for the respective positions and terms:

Board of Directors

Nominated for a three-year term:

Joseph J. Bily
William A. Tollok
Daniel L. Dillard

Supervisory Committee

Nominated for a three-year term:

Joseph J. Ciaranca

Election Schedule

Feb. 10, 2017

Deadline for filing nominations by official petition with the Secretary of the credit union

Feb. 14, 2017

Secretary of the credit union posts all nominees' names in each office

Feb. 20, 2017

Ballots mailed, if necessary, to members eligible to vote

March 17, 2017

Deadline for ballot submission, if necessary, to the Tellers of the Election

March 23, 2017

Annual meeting, 7 p.m.
TruMark Financial Credit Union
335 Commerce Drive
Fort Washington, PA 19034

Transfer holiday balances and save

If you have high-rate holiday balances on credit cards from other lenders, consolidate those balances into one simple payment by transferring them to a TruMark Financial Visa® Rewards credit card.

Save on credit card rates and fees

Some credit cards are raising rates and adding fees – just read the fine print. TruMark Financial Visa® credit cards feature no annual fees, no balance transfer fees, nor cash advance fees.



Rewards Visa® credit card

Introductory rate

1.99% APR*

for the first six months

Variable rates as low as

9.49% APR*

thereafter

Compare and save**

	Balance Transfer Fee	Annual Percentage Rate (APR)
Chase Sapphire Preferred®	Up to 5%	Up to 23.24%
Target Credit Card™	N/A	23.15%
Amazon.com™ Rewards	N/A	Up to 22.49%
Bank Americard®	Up to 3%	Up to 21.24%
TruMark Financial Rewards Visa	None	As low as 9.49%

Apply today

Visit 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 December 2016. Information obtained from respective corporations' websites.

Mobile account access with ease

TruMark Financial's free mobile app allows you to perform many everyday banking transactions securely from the convenience of your smart phone:

- Check account balances
- View recent transactions
- Locate branches and ATMs
- Deposit checks
- Transfer funds
- Pay bills
- And more

Try it today

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

Data rates may apply. Contact your provider for additional details. If you don't have online banking, register at www.trumarkonline.org. All trademarks are property of their respective owners.





Get a rebate when buying or selling a home

With rates still low, it's a great time to start looking for a new home. TruMark Financial provides an affordable way to purchase the home you want, with low fixed and adjustable rate mortgages.

Whether you're buying, selling, or both, TruMark Financial's HomeAdvantage™ program lets you search for properties online, and potentially earn a rebate.

Apply today or learn more at www.trumarkonline.org.

Estimate your rebate	
Home Price	Member Rebate*
\$100,000	\$600
\$200,000	\$1,200
\$300,000	\$1,800
\$400,000	\$2,400
\$500,000	\$3,000

*The HomeAdvantage program is made available to you through a relationship between TruMark Financial and CU Realty Services. Program rebates are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network of approved agents. Home buyers or sellers are not eligible for the rebate if they use an agent outside this network. Using TruMark Financial for a mortgage is not a requirement to earn a rebate. Rebate amounts are dependent on the commissions paid to the agent. TruMark Financial may have specific rules on how your rebate will be paid out. Rebate incentives are available in most states; however, are void where prohibited by law or by the lender. Please contact TruMark Financial to get details that may affect you. All loans subject to approval. NMLS 404938

Save up to \$15 on TurboTax and a chance to win \$25,000



TruMark Financial has teamed up with TurboTax® to save members up to \$15 on TurboTax federal products. Plus, get a chance to win \$25,000. TurboTax makes preparing your taxes simple:

- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to get your biggest possible refund.
- **Be sure nothing gets missed.** TurboTax reviews every detail in your return, and gives you the green light to file.
- **Connect with an expert.** Get answers when you need them with TurboTax SmartLook™.

Simply try TurboTax Online for free by Feb. 16, to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.¹

¹TurboTax \$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.

In the news

Holiday closing

TruMark Financial will be closed on Sunday, Jan. 15, and Monday, Jan. 16, for Martin Luther King, Jr. Day.

During this time, access your account 24/7 via online banking, mobile banking, Account Management by Phone, and at thousands of ATM locations nationwide.

Helping your business succeed

TruMark Financial's business checking accounts provide unmatched flexibility and value. With online/mobile banking, Visa® debit card, and overdraft protection, it's the affordable choice for your business.

TruMark Financial can help your business borrow, with commercial mortgages, lines of credit, and credit cards. TruMark Financial also offers cash management services, including merchant services, positive pay, bill pay, and wires.

Open a business account today

Visit www.trumarkonline.org, call 1-877-TRUMARK, or stop by a branch.

Magic Minute winners

TruMark Financial members Scott and Maryann N. won the CU Magic Minute Sweepstakes in October. They enjoyed a trip to Chicago and a 60-second shopping spree on Dec. 1, all because they used their TruMark Financial debit card for signature-based purchases. This year, you might be a winner! Stay tuned for details.



New year, new projects

An affordable, low-rate TruMark Financial home equity line of credit can help you finance the home projects you have planned for this year, pay for debt consolidation, tuition, or vacations.

Advantages include:

- Free Visa® Equity Access Card for easy access to funds
- No annual fee
- Borrow up to 90% of your home's value
- Tax-deductible interest (consult a tax advisor)

Apply today

Visit www.trumarkonline.org or call **1-877-TRUMARK**.



Home equity lines of credit

Introductory rate

1.99% APR*

for the first six months

Variable rates as low as

3.49% APR*

thereafter

*Annual Percentage Rate (APR) accurate as of 12/15/16, 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 1/1/17 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

Playing catch-up with your retirement



Your savings may be on solid ground, but it's smart to keep them growing. If you're 50 or older, you could benefit by making catch-up contributions to tax-advantaged retirement accounts. You might be surprised by how much your nest egg could grow.

The federal contribution limit in 2016 and 2017 for all IRAs combined is \$5,500, plus a \$1,000 catch-up contribution for those 50 and older, for a total of \$6,500. An extra \$1,000 could make a big difference by the time you're ready to retire. You have until April 17, 2017, to make IRA contributions for 2016. The sooner you contribute, the more potential growth.

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

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Board of Directors

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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

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

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 or call **1-877-TRUMARK (878-6275)**.



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