

# The Dividend

SUMMER 2017

## Swipe your way to a shopping spree

By using your TruMark Financial credit or debit card at least three times per week through Sept. 24, 2017, you'll be entered to win a fantasy shopping trip to a merchandise packed warehouse! Winner gets a three-day/two-night, all-expenses paid trip for two to Chicago and a 60-second shopping spree.\*

For details and to enter, visit [www.trumarkonline.org/magicminute](http://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](http://www.cumagicminute.com). Sponsor: PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.

## Pay bills easily online

TruMark Financial's free online Bill Payer is the safe, secure, and reliable way to receive and pay bills online – saving time and money. Pay automatically with funds from your TruMark Financial checking account. Simply log into online banking and click on the "Pay Bills" tab located on the side menu bar to get started today.

## Enjoy a payment-free summer

With a TruMark Financial® Credit Union auto loan, make no payments for the first two months\*\* and spend more time enjoying your summer payment-free in a brand new vehicle. Additional advantages include:

- Up to 135% financing
- Get pre-approved and visit the dealership with a check in-hand
- Member-guaranteed savings with TruMark Financial's car buying service powered by TrueCar®

### Apply today

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

\*Annual Percentage Rate (APR) is accurate as of 6/14/17 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. \*\*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

**2.49%**  
APR\*



## Win four UNION tickets with TruMark Financial Club access\*

Open a TruMark Financial Rewards Visa® credit card with a Philadelphia Union design by July 31, 2017, and be automatically entered to win. Then, enjoy:

- No balance transfer fees, cash advance fees, nor annual fees
- 10% discount on non-sale items at the Union store at Talen Energy Stadium
- Pre-sale Union ticket offers
- Payments via Apple Pay®, Samsung Pay®, and Android Pay™

### Apply today

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

\*No purchase necessary. Visit [www.trumarkonline.org/unioncreditcard](http://www.trumarkonline.org/unioncreditcard) for official rules with entry methods, eligibility, prize descriptions, and odds. All trademarks are property of their respective owners. Annual Percentage Rate (APR) and credit card approval depend on creditworthiness and other qualifications. Rates, terms, and conditions are subject to change without notice. No rewards points are earned for finance charges, fees, cash advances, balance transfers, convenience checks, foreign transaction currency charges, or insurance charges posted to the account. Offer subject to change.

## Rewards Visa® credit card

Introductory rate

**1.99%**  
APR<sup>1</sup>

for the first six months

Variable rates as low as

**9.99%**  
APR<sup>1</sup>

thereafter



## Members matter

TruMark Financial's core purpose is to help members reach their financial well-being. To provide an even better member experience, the credit union has begun inviting members to take a short survey to gather feedback. Your feedback is important to the credit union's efforts to deliver exceptional member service.

TruMark Financial has partnered with Satmetrix Systems, Inc. to conduct the survey on the credit union's behalf. The survey will not ask for personal or account information. Survey invitations will be delivered via email. If you have not provided the credit union with your email address, please call **1-877-TRUMARK** or visit a branch to update your information. We appreciate your membership and look forward to receiving your feedback.

Surveys will be conducted by Satmetrix on behalf of TruMark Financial. Satmetrix does not use survey information for any other purpose. TruMark Financial, as the party who controls the data collected in each survey, may use your responses together with existing data the credit union has about you to ensure its products and services meet your needs. TruMark Financial will treat data collected from you in accordance with the credit union's privacy policy.



## Did you know?

TruMark Financial offers tools to help members take control of their finances.

Create a budget and track spending and future savings goals by simply clicking "Spending" in online banking.

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

Compare and save! TruMark Financial's checking accounts offer convenience and premium value. Plus, open your first-ever TruMark Financial checking account and you could earn up to \$150. Here's how:

- 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 with 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.

## TruMark Financial simplifies home buying and selling

Are you ready to start looking for your dream home? Or maybe you're ready to downsize and sell your home. TruMark Financial partners with HomeAdvantage™ to help members simplify the process of buying and selling a home from start to finish with ease – and savings!

- Search for home location
- Research home values, crime rates, school districts, more
- Find a knowledgeable real estate agent
- Earn a rebate\*

### 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



**Learn more and apply**

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

\*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.



## Home equity lines of credit

Introductory rate

**1.74%**  
APR\*

for the first six months

Variable rates as low as

**3.99%**  
APR\*

thereafter

Free Visa®  
Equity Access  
Card for  
purchases

## Access the equity in your home to fund a summer getaway

Get more out of summer with an affordable TruMark Financial home equity line of credit. Get flexibility to finance what you need, when you need it. Plus, enjoy these advantages:

- Access money as needed or use all at once
- No annual fee\*\*
- No inactivity fee
- No prepayment penalties
- 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

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

\*Annual Percentage Rate (APR) accurate as of 7/3/17, applies to minimum line amount of \$5,000, is subject to change without notice, and applies to a loan-to-value (LTV) ratio of 80% for primary residence. Introductory rate will be in effect for six (6) months from the credit line open date. After the introductory discount period expires, the variable Annual Percentage Rate is effective. Introductory rate not applicable to existing TruMark Financial home equity lines of credit, applies to new TruMark Financial home equity lines of credit only. Rates vary depending upon amount financed, credit score, lien position, and collateral evaluation. Minimum APR is 3.99%, with automatic payment discount, maximum APR is 18.00%. APR is variable based on the highest *The Wall Street Journal* published Prime Rate and is adjusted on a monthly basis. Rates are subject to change, increasing when the prime rate increases, decreasing when the prime rate decreases. As of 6/15/17 the Prime Rate was 4.25%. Rate includes a 0.25% relationship discount. A TruMark Financial checking account is required for 0.25% discount. Property and/or flood insurance is required. 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.

## International purchases made easy

TruMark Financial's International Visa® prepaid card has an EMV chip and is designed for those working, traveling, or studying abroad where EMV technology is the preferred method of payment processing. Prepaid EMV cards are secure, convenient, and deliver full debit card functionality at the point-of-sale, ATM access, and may be used online. Plus, you can add funds anytime.

### Order today

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

In the news

## Holiday closing

TruMark Financial will be closed on Tuesday, July 4, for Independence Day.

The credit union also will be closed Saturday, Aug. 12, for an employee event.

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

## Take a bite out of your grocery bill

- IT'S A -  
**MONEY  
THING®**

The average American household spends \$3,753 annually on groceries. And grocery stores use upselling techniques – music, bulk sale promos, store layout, sample stations – to entice you to slow down and spend more. Shop smarter and save by evaluating each item headed to your cart:

- **Brand name vs. generic** – save brand name splurges for real taste differences
- **Premium price for convenience** – prewashed, precut items cost more vs. doing it yourself
- **Price per unit** – use your phone calculator to compare costs
- **Coupons** – average couponing family saves \$38.40/month or \$460.80/year
- **Smartphone apps** – grocery list, calculator, coupons, and rewards

### The takeaway

Head to the grocery store with your tools in-hand and definitely not before a meal when you're starving. For more ideas on saving money, go to [www.trumarkonline.org/itsamoneything](http://www.trumarkonline.org/itsamoneything).







## Employees volunteer more than 410 community service hours

TruMark Financial employees give it their all in and out of the workplace. During the first half of 2017, credit union employees have contributed time, effort, and sometimes sweat equity, to 27 unique organizations throughout Southeastern Pa.

**Thanks team!**



## Helping raise funds for financial literacy



TruMark Financial's "Kiss-A-Pig" financial literacy fundraiser has donated more than \$250,000 to area schools to date. This year's event on Oct. 4, will again be held at Abington Art Center. The fundraiser gathers educators, community and business leaders, and credit union employees, to raise funds and help local schools teach students how to manage money in exchange for a smooch with a pot-bellied pig.

**Learn more**

For details and to sponsor your favorite Kiss-A-Pig participant, visit [www.trumarkonline.org/KAP](http://www.trumarkonline.org/KAP)

## On-the-go account access

Wherever you travel this summer, be sure to take TruMark Financial's mobile app. Pay bills, transfer funds, deposit checks, and more from your mobile device or smart phone. Plus:

- Login and check balances with a single touch\*
- Easily lock/unlock lost or stolen debit and credit cards



**Download the app today**

Visit the app store on your smart phone and search "TruMark Financial" to download the credit union's mobile app for free.

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 Service" while logged into the mobile app.

### Board of Directors

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

### Supervisory Committee

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



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