

The Dividend

MAY 2017

Home equity lines of credit

Introductory rate

1.99%
APR*

for the first six months

Variable rates as low as

3.74%
APR*

thereafter

Home improvements made possible

Open an affordable, low-rate TruMark Financial home equity line of credit by May 31, 2017, and be entered to win a \$500 Home Depot gift card.¹ Start spring/summer projects, fund vacations, and more. Plus, enjoy:

- No annual fee**
- Visa® Equity Access Card for purchases
- Interest may be tax-deductible (consult your tax advisor)

Apply today

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

*Annual Percentage Rate (APR) accurate as of 4/12/17, 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. ¹No purchase necessary. For official rules with entry methods, eligibility, prize descriptions, and odds, see www.trumarkonline.org/heloc. NMLS 404938. All trademarks are property of their respective owners.

Be entered to win a \$500 gift card¹



Offer ends May 31



New auto loan rates

As low as

2.74%
APR*

Plus, no payments for two months

Spring into savings

With a TruMark Financial® Credit Union auto loan, buy a new vehicle easily and affordably. Other features include:

- Auto draft option – a cashier's check up to your pre-approval amount that allows you to negotiate like a cash buyer
- Fast loan pre-approval
- No payments for the first two months**
- See what others paid, so you never overpay with TruMark Financial's car buying service powered by TrueCar®

Plus, open a new auto loan by May 31, 2017, and be entered to win free gas for a month¹ (via a \$250 Wawa® gift card).

Apply today

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

*Annual Percentage Rate (APR) is accurate as of 4/12/17 and subject to change. APR may be as low as 2.74% or as high as 8.04%. Rates will depend on individual's credit, as well as amount financed, loan-to-value (LTV) ratio, and other vehicle characteristics (such as age of vehicle). Maximum loan-to-value ratio for an individual with exceptional credit is 135%. Additional terms and conditions may apply. Rates shown include a 0.25% discount for loan payment via automatic funds transfer from a TruMark Financial checking account. APR shown is based on a 60-month loan, a loan amount of \$25,000, a loan-to-value of 100%, and exceptional credit history. Other rates and terms may be available. Rates subject to change at any time. All loans subject to approval. **Payments can be made during the two month deferral period. During the two month payment deferral, interest will accrue and may extend the original term of the loan. Offer does not apply to refinancing auto loans currently with TruMark Financial or indirect lending relationships. Offer is subject to change without notice. ¹No purchase necessary. For official rules with entry methods, eligibility, prize descriptions, and odds, see www.trumarkonline.org/autoloans. All trademarks are property of their respective owners.

Be entered to win free gas for a month¹



Offer ends May 31

Credit cards that save you more

TruMark Financial credit cards feature competitive rates, plus:

- No balance transfer fees, cash advance fees, nor annual fees
- Access your FICO® Score for free
- Ability to add card to Apple Pay®, Samsung Pay®, and Android Pay®
- Lock/unlock lost or stolen card online

Plus, open a TruMark Financial credit card by May 31, 2017, and be entered to win a \$100 gift card¹ (via 15,400 CURewards® points).

Apply today

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

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. ¹No purchase necessary. For official rules with entry methods, eligibility, prize descriptions, and odds, see www.trumarkonline.org/creditcards. All trademarks are property of their respective owners.

Be entered to win a \$100 gift card¹



Offer ends May 31



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instagram.com/trumarkfinancial



youtube.com/trumarkfinancial

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 with mobile deposit, rewards, and more.

Earning \$150 has never been easier

Visit 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.



Account access from anywhere

Use TruMark Financial's free mobile app to transfer funds, pay bills, deposit checks, and more from your smart phone or other mobile device. Plus:

- Login and check balances with a single touch*
- Easily lock/unlock your 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 free mobile app.

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

Home-buying simplified

Simplify the house-hunting process with TruMark Financial's HomeAdvantage program where all your resources are in one location. Search properties, find an agent, research neighborhoods, and more online. Plus, you could earn a rebate worth thousands!



Be sure to turn to TruMark Financial for affordable fixed- or adjustable-rate mortgages (ARMs) so you can purchase your next home with ease and stay within budget.

Learn more and apply today

Visit www.trumarkonline.org/mortgages

Subject to approval. NMLS 404938

Annual meeting election results

Congratulations to the members of the Board of Directors and Supervisory Committee who were re-elected by acclamation at the annual meeting on March 23, 2017:

Board of Directors – Three-year term:

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

Supervisory Committee – Three-year term: Joseph J. Ciaranca

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

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

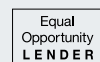
Wayne

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 Sunday, May 28, and Monday, May 29, 2017, for Memorial 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.