Since its founding in 1939 by a handful of Bell Telephone Company of Pennsylvania employees, TruMark Financial has grown to be a leader in the credit union industry, providing outstanding member service to more than 127,000 members through a network of 24 branches. Visit trumarkonline.org/our-story to learn more about our story.

The credit union’s field of membership now includes anyone who lives, works, worships, volunteers, or attends school in the Southeastern Pennsylvania counties of Bucks, Chester, Delaware, Montgomery, and Philadelphia.

As a credit union, TruMark Financial is not-for-profit and exists solely for the benefit of its members, who are the sole owners of the institution. After allowing for reserves and operating expenses, TruMark Financial returns profits to its members in the form of competitive rates, higher investment returns, and fewer fees while at the same time reinvesting its earnings to develop new products and services. All deposit accounts are insured to at least $250,000 by the National Credit Union Share Insurance Fund of the National Credit Union Association, a U.S. government agency.

TruMark Financial’s number one priority is the financial well-being of its members. All TruMark Financial employees are committed to the concept of member banking.
## Branch locations

TruMark Financial has 24 branch locations throughout Southeastern Pa.

<table>
<thead>
<tr>
<th>Center City Philadelphia</th>
<th>Chestnut Hill</th>
<th>Downingtown</th>
</tr>
</thead>
<tbody>
<tr>
<td>1701 Market Street</td>
<td>8500 Germantown Avenue</td>
<td>370 W. Uwchlan Avenue</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Doylestown</th>
<th>Eastern North Philadelphia</th>
<th>Fort Washington</th>
</tr>
</thead>
<tbody>
<tr>
<td>4381 W Swamp Road</td>
<td>1900 N. 5th Street</td>
<td>335 Commerce Drive</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gateway Shopping Center</th>
<th>Horsham</th>
<th>Jenkintown</th>
</tr>
</thead>
<tbody>
<tr>
<td>115 E. Swedesford Road</td>
<td>301 Horsham Road</td>
<td>515 Old York Road</td>
</tr>
<tr>
<td>Wayne, Pa. 19087</td>
<td>Horsham, Pa. 19044</td>
<td>Jenkintown, Pa. 19046</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Levittown</th>
<th>Malvern</th>
<th>North Wales</th>
</tr>
</thead>
<tbody>
<tr>
<td>179 Levittown Pkwy</td>
<td>595 North Morehall Road</td>
<td>1200 Welsh Road</td>
</tr>
<tr>
<td>Levittown, Pa. 19054</td>
<td>Malvern, Pa. 19355</td>
<td>North Wales, Pa. 19454</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Northeast Philadelphia</th>
<th>Park Ridge Shopping Center</th>
<th>Parkwood</th>
</tr>
</thead>
<tbody>
<tr>
<td>2117 Cottman Avenue</td>
<td>2795 W. Main Street</td>
<td>12377 Academy Road</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phoenixville</th>
<th>Plymouth Meeting</th>
<th>Richboro</th>
</tr>
</thead>
<tbody>
<tr>
<td>23 Nutt Road</td>
<td>1920 Butler Pike</td>
<td>984 Second Street Pike</td>
</tr>
<tr>
<td>Phoenixville, PA 19460</td>
<td>Conshohocken, Pa. 19428</td>
<td>Richboro, Pa. 18954</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>South Philadelphia</th>
<th>Springfield, Delaware County</th>
<th>Upper Darby</th>
</tr>
</thead>
<tbody>
<tr>
<td>1931 S. Broad Street</td>
<td>1141 Baltimore Pike</td>
<td>1884 S. State Road</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Trevose</th>
<th>Warrington</th>
<th>West Chester</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000 Northbook Drive</td>
<td>875 Easton Road</td>
<td>1052 Andrew Drive</td>
</tr>
<tr>
<td>Trevose, Pa. 19053</td>
<td>Warrington, Pa. 18976</td>
<td>West Chester, PA 19380</td>
</tr>
</tbody>
</table>
**Fact sheet: TruMark Financial**

<table>
<thead>
<tr>
<th>Founded</th>
<th>November 1939</th>
</tr>
</thead>
<tbody>
<tr>
<td>Headquarters</td>
<td>Fort Washington, Pa.</td>
</tr>
<tr>
<td>URL</td>
<td>trumarkonline.org</td>
</tr>
<tr>
<td>Company type</td>
<td>Non-profit cooperative financial institution offering a full line of financial products and services such as: savings and transaction accounts, online/mobile banking and bill payment, credit services, alternative investment options*, financial counseling, and insurance products**</td>
</tr>
<tr>
<td>Charter</td>
<td>State-chartered, Pennsylvania</td>
</tr>
<tr>
<td>Employee Size</td>
<td>More than 350</td>
</tr>
<tr>
<td>Regulatory agencies</td>
<td>Pennsylvania Department of Banking National Credit Union Administration (NCUA)</td>
</tr>
<tr>
<td>Deposits insured by</td>
<td>Deposits are federally insured to at least $250,000 by the National Credit Union Share Insurance Fund (NCUSIF) through the National Credit Union Association (NCUA).</td>
</tr>
<tr>
<td>Member eligibility</td>
<td>Anyone who lives, works, worships, volunteers, or goes to school in Bucks, Chester, Delaware, Montgomery, or Philadelphia counties</td>
</tr>
<tr>
<td>Total membership</td>
<td>More than 127,000</td>
</tr>
<tr>
<td>Asset size</td>
<td>$2.6 billion</td>
</tr>
<tr>
<td>Ranking by asset size</td>
<td>Sixth in the state of Pennsylvania Fourth in the Philadelphia area</td>
</tr>
</tbody>
</table>

*Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured TruMark Financial Credit Union deposits and are not NCUA insured. These products are not obligations of TruMark Financial Credit Union and are not endorsed, recommended, or guaranteed TruMark Financial Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed and the loss of principal is possible.

**Insurance products are not deposits of TruMark Financial Credit Union and are not protected by the National Credit Union Share Insurance Fund (NCUSIF). They are not an obligation of, nor guaranteed by, TruMark Financial Credit Union and may be subject to risk. Any insurance required as a condition of an extension of credit by the TruMark Financial Credit Union need not be purchased from Insurance Services at TruMark Financial, LLC and may be purchased from an agent or an insurance company of the member’s choice. Insurance Services at TruMark Financial, LLC is a limited liability company. Business conducted with Insurance Services at TruMark Financial, LLC is separate and distinct from any business conducted with the TruMark Financial Credit Union.**
Community outreach

TruMark Financial’s philanthropic efforts and social responsibility allow credit union employees and members to interact with one another and give back to the community. In 2019:

- TruMark Financial raised over $65,500 to provide personal finance resources to benefit 11 local schools
- Over 300 team members participated in Susan G. Komen’s More than Pink™ Philadelphia Walk
- $11,400 in scholarship funds were provided through the credit union’s Financial Jeopardy event
- Employees volunteered over 990 hours of their free time to 67 charities and various organizations
- The credit union conducted 35 school financial literacy presentations, reaching 1,050 students
- 10 Financial Reality Fairs provided a unique opportunity for almost 4,000 students to experience the financial challenges they may face when they start life on their own
- Career clothing was gathered and donated to Career Wardrobe and Good Samaritan Services
- In collaboration with credit unions and legislators, over 1,405 pounds of food was donated to local food pantries
- Over 36 units of blood were donated saving potentially 108 lives
Products and Services

TruMark Financial offers a variety of low or no-fee products and services

Deposit Accounts
- Savings accounts
- Checking accounts
- Money Market accounts
- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)
- Club accounts
- College Savings Accounts
- Other savings accounts
  - Custodial, Estate, Individual Development Accounts (IDAs), Restricted Burial, Trust

Loan Services
- New and used vehicle loans
- Mortgages
  - Adjustable rate mortgages (ARMs), fixed-rate mortgages, jumbo mortgages, vacation/investment home financing
- Home equity loans and lines of credit
- Signature loans
- Share-secured loans
- Convenience line of credit
- Stock-secured loans
- Visa® credit cards
- Student loans
- Loan payment protection
  - Credit life and disability insurance, GAP insurance

Convenience Services
- Visa debit card
- Customize My Card – customizable debit and credit cards
- Debit and credit card rewards program
  - CURewards®, CashRewards
- Online/mobile banking
  - e-Statements
- Mobile app with mobile deposit
- Mobile wallet - Apple Pay®, Google Pay®, and Samsung Pay®
- Online Bill Payer
- Direct deposit
- Text banking
- Account Management by Phone
- Member Service Center (1-877-TRUMARK)
- Remittance services
- Money orders
Products and Services (cont.)

**Business Services**
- Business savings accounts
- Business checking accounts
  - Visa debit card, overdraft protection services
- Business Maximizer money market accounts
- Remote deposit capture
- ACH
- Merchant Services
- Business loans
  - Commercial mortgages, lines of credit, and Visa credit cards
- Government banking
- Non-profit banking
- Other Business Services

**Investor Services***
- Tax-advantaged annuities
  - Fixed
  - Immediate
  - Variable
- Mutual funds
  - Features include growth, income, value, tax-advantaged
- Bonds
  - Corporate
  - Government
  - Municipal
- Managed accounts
- Life and health insurance
- Unit investment trusts
- Brokerage services
- Objective advice
- Retirement planning
- College planning

**Insurance Services****
- Property and casualty insurance
  - Automobile
  - Homeowner’s
  - Renter’s
  - Personal liability
  - Business
- Accidental death & dismemberment
- Term life insurance
- Whole life insurance

**Other Member Benefits**
- Visa gift cards
- Free budgetary counseling
- Birthday dollars (age 12 and under)
- Free notary service
- Overdraft protection services
- Automatic transfer
- Loan payment protection options
- Online banking and bill pay

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***Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. TruMark Financial Credit Union and TruMark Financial Investor Services are not registered broker/dealers and are not affiliated with LPL Financial. The LPL Financial Registered Representatives associated with this site may only discuss and/or transact securities business with residents of the following states: DE, NJ, NY, and PA.

**Insurance products are not deposits of TruMark Financial Credit Union and are not protected by the National Credit Union Share Insurance Fund (NCUSIF). They are not an obligation of, nor guaranteed by, TruMark Financial Credit Union and may be subject to risk. Any insurance required as a condition of an extension of credit by the TruMark Financial Credit Union need not be purchased from Insurance Services at TruMark Financial, LLC and may be purchased from an agent or an insurance company of the member’s choice. Insurance Services at TruMark Financial, LLC is a limited liability company. Business conducted with Insurance Services at TruMark Financial, LLC is separate and distinct from any business conducted with the TruMark Financial Credit Union.

Equal Housing Lender

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

NCUA

Federally insured by NCUA
Representatives and contacts

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
Joseph J. Ciaranca, Director
James P. DeBow, Director
Daniel L. Dillard, Director
David A. Rufibach, Director
Kathleen L. Wells, Director
William A. Tollok, Director Emeritus

Supervisory Committee

William Donehower, Chairperson
Suzette E. Adams, Vice Chairperson
Donna M. Carvin, Member

Senior Management

Richard F. Stipa, Chief Executive Officer
Vincent Market, Executive Vice President, Chief Financial Officer
Kelly Botti, Senior Vice President, Chief Risk Officer and Corporate Counsel
Elizabeth Kaspern, Senior Vice President, Retail and Member Services
Patrick O’Halloran, Senior Vice President, Chief Information Officer
Steve Olson, Senior Vice President, Chief Lending Officer
Karen Sweeney, Senior Vice President, Chief Human Resources Officer

News Media Contacts

Christine Woods
Vice President, Public Relations and Government Affairs
1-877-TRUMARK, ext. 6395
215-396-6395
cwoods@trumark.org

Randi Marmer
Assistant Vice President, Public Relations
1-877- TRUMARK, ext. 6392
215-396-6392
rmarmer@trumark.org
Member banking is better banking®

Dedicated to its membership, TruMark Financial’s board of directors, senior management, and employees adhere to the following Core Purpose, Core Values, and Visionary Goal to continually offer TruMark Financial’s members the best service in member banking:

Core Purpose
To help members reach their financial well-being

Core Values
• Integrity: To earn members’ trust, we will hold ourselves accountable to the highest level of integrity
• Service: To achieve member satisfaction, we will perform extraordinary member service
• Soundness: To continue the benefits of membership for future generations, we will ensure the credit union is financially sound

Visionary Goal
To be the first place our members turn for all their financial needs