

# *TruMark* *Financial*® Credit Union



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. TruMark Financial provides savings, transaction, and credit services solely for its members. In 2005, the credit union's field of membership changed to include 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 literally "owners" of the institution. After allowing for reserves and operating expenses, TruMark Financial is able to pay its members higher rates on deposit accounts, lower rates on loans, and fewer fees and at the same time reinvests 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.

# Branch locations

TruMark Financial has 22 branch locations throughout Southeastern Pa.

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 W Swamp Road  
Doylestown, Pa 18901

Eastern North Philadelphia  
1900 N. 5th Street  
Philadelphia, Pa. 19122

Fort Washington  
335 Commerce Drive  
Fort Washington, Pa. 19034

Gateway Shopping Center  
115 E. Swedesford Road  
Wayne, Pa. 19087

Horsham  
301 Horsham Road  
Horsham, Pa. 19044

Jenkintown  
515 Old York Road  
Jenkintown, Pa. 19046

Levittown  
179 Levittown Pkwy  
Levittown, Pa. 19054

North Wales  
1200 Welsh Road  
North Wales, Pa. 19454

Northeast Philadelphia  
7306 Castor Avenue  
Philadelphia, Pa. 19152

Park Ridge Shopping Center  
2795 W. Main Street  
Trooper, Pa. 19403

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 S. Broad Street  
Philadelphia, Pa. 19148

Springfield, Delaware County  
1141 Baltimore Pike  
Springfield, Pa. 1906

Upper Darby  
1884 S. State Road  
Upper Darby, Pa 19082

Trevose  
1000 Northbook Drive  
Trevose, Pa. 19053

Warrington  
875 Easton Road  
Warrington, Pa. 18976

West Chester  
1052 Andrew Drive  
West Chester, PA 19380

# The evolution of TruMark Financial

- 1939** Chartered on Nov. 16. Founded by Bell Telephone employees August F. Harte along with Robert Stack, DeForrest Frank, and William Harden
- 1939** First office located at 4700 block of Sansom Street, Philadelphia, in DeForrest Frank's apartment
- 1940** In April, moved to office space provided by Bell Telephone at 3810 Chestnut Street, Philadelphia
- 1941** In December, moved to larger space at 1100 West Indiana Avenue, North Philadelphia
- 1960** In March, purchased building at 7308 Castor Avenue, Northeast Philadelphia
- 1960** On July 10, the Northeast Philadelphia office opened for business at 7308 Castor Avenue. First Board of Directors meeting held on July 20
- 1968** On Oct. 13, a new building was erected at 7306 Castor Avenue in Northeast Philadelphia
- 1988** In June, the Center City Philadelphia branch opened at 1811 JFK Boulevard, Center City, Philadelphia, Pa.
- 1991** On Feb. 22, ribbon-cutting ceremony held for new headquarters at 1000 Northbrook Drive, Treose, Pa., Bucks County
- 1997** On July 14, ribbon-cutting ceremony held for the opening of the Gateway Shopping Center branch, located at 115 E. Swedesford Road in Wayne, Pa., Bucks County
- 2002** On Nov. 16, ribbon-cutting ceremony held for the opening of the North Wales branch, located at 1200 Welsh Road in North Wales, Pa., Bucks County
- 2003** On Oct. 6, credit union's name changed from Philadelphia Telco Credit Union to TruMark Financial
- 2005** In January, final approval received to operate under a community charter
- 2005** On Feb. 26, ribbon-cutting ceremony held for the opening of the Springfield branch, located at 1141 Baltimore Pike, Springfield, Pa., Delaware County

## The evolution of TruMark Financial (cont.)

**2006** On Feb. 25, ribbon-cutting ceremony held for the opening of the Jenkintown branch, located at 515 Old York Road in Jenkintown, Pa., Montgomery County

**2007** On Oct. 5, ribbon-cutting ceremony held for the opening of TruMark Financial's first student-operated branch at Plymouth Whitemarsh High School, 201 E. Germantown Pike, Plymouth Meeting, Pa., Montgomery County

**2008** March 2008, Local 98 IBEW merged into TruMark Financial

**2008** On April 19, ribbon-cutting ceremony held for the opening of Upper Darby branch, located at 1884 S. State Road, Upper Darby, Pa., Delaware County

**2008** On June 6, ribbon-cutting ceremony held for the opening of Trooper branch, located at 2795 Ridge Pike, Trooper, Pa., Montgomery County

**2008** On Dec. 19, ribbon-cutting ceremony held for the opening of the Warrington branch, located at 875 Easton Road, Warrington, Pa., Bucks County,

**2009** On April 2, ribbon-cutting ceremony held for the opening of the Eastern North Philadelphia branch, located at 1900 N. 5th Street, Philadelphia, Pa.

**2009** On July 17, ribbon-cutting ceremony held for the opening of the South Philadelphia branch, located at 1931 S. Broad Street, Philadelphia, Pa.

**2009** August 2009, Free Choice Federal Credit Union merged with TruMark Financial

**2010** February 2010, First Atlantic Federal Credit Union merged with TruMark Financial

**2010** On March 26, ribbon-cutting ceremony held for the opening of the Parkwood branch, located at 12377 Academy Road, Philadelphia, Pa.

**2010** On July 16, ribbon-cutting ceremony held for the opening of the Richboro branch, located at 984 Second Street Pike, Richboro, Pa., Bucks County

**2012** February 2012, People for People Community Develop Credit Union merged with TruMark Financial

**2012** On March 16, ribbon-cutting ceremony held for the opening of TruMark Financial's second student-operated branch at William Tennent High School, located at 333 Centennial Road, Warminster, Pa., Bucks County

**2012** April 2012, Kendrick Federal Credit Union merged with TruMark Financial

## The evolution of TruMark Financial (cont.)

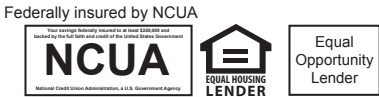
- 2012** October 2012. Bucks County Community College Employees Federal Credit Union merged with TruMark Financial
- 2013** On May 31, ribbon-cutting ceremony held for the opening of the Levittown branch, located at 179 Levittown Parkway, Levittown, Pa., Bucks County
- 2014** On May 16, ribbon-cutting ceremony held for the opening of the Plymouth Meeting branch, located at 1920 Butler Pike, Conshohocken, Pa., Montgomery County
- 2014** October 2014, Norsco Federal Credit Union merged with TruMark Financial
- 2014** On Friday, Oct. 24, ribbon-cutting ceremony held for the opening of the Bucks County Community College branch.
- 2015** January 2015, American Bakery Workers Federal Credit Union merged with TruMark Financial
- 2015** On Feb. 6, ribbon-cutting ceremony held for the opening of the Horsham branch, located at 301 Horsham Road, Horsham, Pa., Montgomery County
- 2015** On June 19, ribbon-cutting ceremony held for the opening of the new Center City branch, located at 1701 Market Street, Philadelphia, Pa.
- 2015** On Aug. 21, 2015, ribbon-cutting ceremony held for the opening of the Doylestown branch, located at 4381 Swamp Road, Bucks County
- 2016** On May 2, the credit union moved its headquarters to a larger facility in Fort Washington, Pa. to accommodate its continued growth
- 2016** On July 22, a ribbon-cutting ceremony held for the opening of the Chestnut Hill branch located at 8500 Germantown Avenue, Philadelphia, Pa.
- 2016** November 2016, Keystone Federal Credit Union merged with TruMark Financial
- 2017** April 2017, Dow Northeast Employees Federal Credit Union merged with TruMark Financial
- 2017** On Friday, Sept. 22, ribbon-cutting ceremony held for the opening of the La Salle University student branch, located in Union Hall, on La Salle University's main campus in Philadelphia.
- 2017** 2017 On Friday, Oct. 20, ribbon-cutting ceremony held for the re-opening of the Downingtown branch
- 2017** On Friday, Nov. 17, ribbon-cutting ceremony held for the opening of TruMark Financial's student-operated branch at Bensalem High School, located at 4319 Hulmeville Road, Bensalem, Bucks County

# Fact sheet: TruMark Financial

Founded	November 1939
Headquarters	Fort Washington, Pa.
URL	<a href="http://www.trumarkonline.org">www.trumarkonline.org</a>
Company type	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**
Charter	State-chartered, Pennsylvania
Employee Size	More than 300
Regulatory agencies	Pennsylvania Department of Banking National Credit Union Administration (NCUA)
Deposits insured by	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).
Member eligibility	Anyone who lives, works, worships, volunteers, or goes to school in Bucks, Chester, Delaware, Montgomery, or Philadelphia counties
Total membership	More than 117,500
Asset size	\$1.9 billion
Ranking by asset size	Fifth in the state of Pennsylvania Third in the Philadelphia area
ATM network	Members receive surcharge-free transactions at all TruMark Financial ATMs and at more than 55,000 ATMs displaying the MoneyPass, STARs, or CU\$ logos.
Branch network	22 branches located in the following counties: Bucks (5); Chester (3); Delaware (3); Montgomery (5); and Philadelphia (6)
Philanthropic Focus	Financial literacy among high school students

\*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.



# Products & 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
- Other savings accounts
  - Custodial, trust, estate, restricted burial

## **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 banking
  - Wireless banking, e-Statements
- Online Bill Payer
- Direct deposit
- Mobile banking/Mobile app
- Mobile wallet - Android Pay®, Apple Pay®, and Samsung Pay®
- Mobile deposit
- Text banking
- Account Management by Phone
- Member Service Center (1-877-TRUMARK)
- Interest rate hotline
- Remittance services
- Money orders



# Products & 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
- Other Business Services

## Insurance Services\*\*

- Property and casualty insurance
  - Automobile
  - Homeowner's
  - Renter's
  - Personal liability
  - Business
- Accidental death & dismemberment
- Term life insurance
- Whole life insurance

## Investor Services\*

- Tax-advantaged annuities
  - Fixed
  - Immediate
  - Variable
- Mutual funds
  - Features include growth, income, value, tax-advantaged
- Bonds
  - Corporate
  - Government
  - Municipal
- Unit investment trusts
- Brokerage services
- Objective advice
- Retirement planning
- College planning

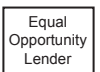
## Other Member Benefits

- 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

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: Are not NCUA/NCUSIF or otherwise federally insured. These products are not guarantees or obligations of the credit union and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. TruMark Financial® Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

\*\*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.

Federally insured by NCUA





# Representatives and contacts

## **Board of Directors**

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James P. DeBow, Secretary  
Kathleen Wells, Alternate

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Vincent Market, Executive Vice President, Chief Operating Officer  
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Gerard DeVita, Senior Vice President, Chief Financial Officer  
Elizabeth Kasporn, Senior Vice President, Chief Retail Services Officer  
Patrick O'Halloran, Senior Vice President, Chief Information Officer  
Steve Olson, Senior Vice President, Chief Lending Officer

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