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 121,000 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.

- **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

- **Malvern**
  595 North Morehall Road
  Malvern, Pa. 19355

- **North Wales**
  1200 Welsh Road
  North Wales, Pa. 19454

- **Northeast Philadelphia**
  2117 Cottman Avenue
  Philadelphia, Pa. 19149

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

- **Parkwood**
  12377 Academy Road
  Philadelphia, Pa. 19154

- **Phoenixville**
  23 Nutt Road
  Phoenixville, PA 19460

- **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. 19064

- **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
## Fact sheet: TruMark Financial

<table>
<thead>
<tr>
<th>Founded</th>
<th>November 1939</th>
</tr>
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<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>Not-for-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 121,000</td>
</tr>
<tr>
<td>Asset size</td>
<td>$2.3 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 focus allow the credit union’s employees and members to interact with one another to give back to the community. The credit union is best known for educational outreach through its Building Financial Futures initiative. In 2018, TruMark Financial provided $66,000 to 12 schools for personal financial resources as well as $11,600 in scholarship funds through the Financial Jeopardy event. Additionally, the credit union delivered 126 school financial literacy courses, reaching 3,061 students.

In 2018, TruMark Financial staged four Financial Reality Fairs at area high schools and one at a local college, introducing approximately 1,100 students to personal financial concepts. A Financial Reality Fair is an interactive financial simulation providing an opportunity for participants to experience the impact of some of life’s financial decisions in a safe learning environment. Participants identify their career choice and starting salaries then complete a budget sheet requiring them to live within their monthly salary while paying for basics such as housing, utilities, transportation, clothing, and food. Additional expenditures such as entertainment and travel are factored in as well.

TruMark Financial employees are encouraged to volunteer and provide support in local communities. On select Fridays, employees wishing to “dress down” in jeans pay $5 to the charity selected for that particular week. In 2018, employee dress down days raised $11,975 for 14 charities. Employees are also encouraged to volunteer in the community, receiving time off for volunteer hours. In 2018, employees volunteered 1,006 hours to 48 different community groups.

In addition to increasing the number of Financial Reality Fairs, the credit union has started community outreach efforts involving the membership philanthropic efforts. In 2018, career clothing was gathered for three different charity organizations, dog food was amassed for five animal shelters, children’s books were accumulated for dispersion across the five-county Philadelphia area, employees participated in Giving Tuesday as well as a Random Acts of Kindness Day, children’s winter outerwear was collected, and food was collected for Hunger Awareness month. In 2019, in addition to its continued community outreach efforts, TruMark Financial will be a sponsor of the Susan G. Komen® More Than Pink Walk™.
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.

Federally insured by NCUA

Equal Housing Lender
Representatives and contacts

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Hugh T. Bray, President
Leonard V. Doughty III, Vice President
Wayne J. Goodwin, Treasurer
R. Terence Brunt, Secretary
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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 Operating Officer
Kelly Botti, Senior Vice President, Chief Risk Officer and Corporate Counsel
Gerard DeVita, Senior Vice President, Chief Financial Officer
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

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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