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 130,000 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>Branch</th>
<th>Address</th>
<th>City, State, Zip</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bensalem</td>
<td>3250 Tillman Drive</td>
<td>Bensalem, PA 19020</td>
</tr>
<tr>
<td>Downingtown</td>
<td>370 W. Uwchlan Avenue</td>
<td>Downingtown, PA 19335</td>
</tr>
<tr>
<td>Fort Washington</td>
<td>335 Commerce Drive</td>
<td>Fort Washington, Pa. 19034</td>
</tr>
<tr>
<td>Jenkintown</td>
<td>600 Old York Road</td>
<td>Jenkintown, Pa. 19046</td>
</tr>
<tr>
<td>North Wales</td>
<td>1200 Welsh Road</td>
<td>North Wales, Pa. 19454</td>
</tr>
<tr>
<td>Parkwood</td>
<td>12377 Academy Road</td>
<td>Philadelphia, Pa. 19154</td>
</tr>
<tr>
<td>Richboro</td>
<td>984 Second Street Pike</td>
<td>Richboro, Pa. 18954</td>
</tr>
<tr>
<td>Upper Darby</td>
<td>1884 S. State Road</td>
<td>Upper Darby, Pa 19082</td>
</tr>
<tr>
<td>Center City Philadelphia</td>
<td>1701 Market Street</td>
<td>Philadelphia, Pa. 19103</td>
</tr>
<tr>
<td>Doylestown</td>
<td>4381 W Swamp Road</td>
<td>Doylestown, Pa 18901</td>
</tr>
<tr>
<td>Gateway Shopping Center</td>
<td>115 E. Swedesford Road</td>
<td>Wayne, Pa. 19087</td>
</tr>
<tr>
<td>Levittown</td>
<td>179 Levittown Pkwy</td>
<td>Levittown, Pa. 19054</td>
</tr>
<tr>
<td>Northeast Philadelphia</td>
<td>7350 Large Street</td>
<td>Philadelphia, PA 19152</td>
</tr>
<tr>
<td>Phoenixville</td>
<td>23 Nutt Road</td>
<td>Phoenixville, PA 19460</td>
</tr>
<tr>
<td>South Philadelphia</td>
<td>1931 S. Broad Street</td>
<td>Philadelphia, Pa. 19148</td>
</tr>
<tr>
<td>Warrington</td>
<td>875 Easton Road</td>
<td>Warrington, Pa. 18976</td>
</tr>
<tr>
<td>Park Ridge Shopping Center</td>
<td>2795 W. Main Street</td>
<td>Trooper, Pa. 19403</td>
</tr>
<tr>
<td>Plymouth Meeting</td>
<td>1920 Butler Pike</td>
<td>Conshohocken, Pa. 19428</td>
</tr>
<tr>
<td>Springfield, Delaware County</td>
<td>1141 Baltimore Pike</td>
<td>Springfield, Pa. 19064</td>
</tr>
<tr>
<td>West Chester</td>
<td>700 E. Market St.</td>
<td>West Chester, PA 19382</td>
</tr>
<tr>
<td>Chestnut Hill</td>
<td>8500 Germantown Avenue</td>
<td>Philadelphia, Pa 19118</td>
</tr>
<tr>
<td>Eastern North Philadelphia</td>
<td>1900 N. 5th Street</td>
<td>Philadelphia, Pa. 19122</td>
</tr>
<tr>
<td>Horsham</td>
<td>301 Horsham Road</td>
<td>Horsham, Pa. 19044</td>
</tr>
<tr>
<td>Malvern</td>
<td>595 North Morehall Road</td>
<td>Malvern, Pa. 19355</td>
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Fact sheet: TruMark Financial

Founded: November 1939
URL: trumarkonline.org

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 350

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 130,000
Asset size: $2.7 billion

Ranking by asset size: Sixth in the state of Pennsylvania Fourth in the Philadelphia area

*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.

Not Insured by NCUA or Any Other Government Agency | May Lose Value | Not Credit Union Guaranteed | Not Credit Union Deposits or Obligations
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 2021:

- Employees volunteered 1,106 hours to 31 organizations
- The credit union donated to nine local charities through a Random Acts of Kindness initiative and to ten charities through a Giving Tuesday initiative
- Collected food as part of a multicredit union and legislative food drive for Philabundance
- The credit union provided support to local legislators for shredding events and veterans’ meals
- Multiple community organizations in traditionally underserved areas received donations
- Juneteenth was celebrated with a large donation and a booth at a Juneteenth parade
- The credit union conducted 43 virtual financial literacy presentations
- Eight virtual Financial Reality Fairs provided a unique opportunity for students to experience the financial challenges they may face when they start life on their own
- TruMark Financial raised over $59,783 to provide personal finance resources to benefit local schools and a non-profit organization
- $11,000 in scholarship funds were provided through the credit union’s Financial Jeopardy event
- Through the Concern for Community initiative TruMark Financial donated the following:
  - $30,000 to Philabundance
  - 20 blankets each to five emergency shelters
  - 300 pairs of warm socks for adults and children
  - Cleaning supplies for organizations providing transitional housing and/or assistance
  - Gardening supplies for community cooperative gardens
  - Cooling fans for seniors
  - Grants to five children’s parks
  - Diapers to organizations serving new mothers and babies
  - Backpacks filled with school supplies
  - Lunchbox supplies
  - Personal hygiene packets for emergency shelters
  - Winter sweatshirts, mittens, and hats
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
  • Individual Retirement Accounts (IRAs)
  • Club accounts
  • College Savings Accounts
  • Other savings accounts
    o Custodial, Estate, Individual Development Accounts (IDAs), Restricted Burial, Trust

Loan Services
  • New and used vehicle loans
  • Mortgages
    o 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
    o 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
    o CURewards®, CashRewards
  • Online/mobile banking
    o 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

**Wealth Advisors***
- 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 are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. TruMark Financial Credit Union and TruMark Financial Wealth Advisors are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name TruMark Financial Wealth Advisors, and may also be employees of TruMark Financial Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of TruMark Financial Credit Union. Securities and insurance offered through LPL or its affiliates are:

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**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

Leonard V. Doughty III, President
Hugh T. Bray, Vice President
Wayne J. Goodwin, Treasurer
R. Terence Brunt, Secretary
Suzette E. Adams, Director
Joseph J. Bily, Director
Joseph J. Ciaranca, Director
James P. DeBow, Director
Daniel L. Dillard, Director
David A. Rufibach, Director
Kathleen L. Wells, Director

Supervisory Committee

William Donehower, Chairperson
Jaclyn Bowman, Member
Donna M. Carvin, Member
Richard Lee, 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