

# *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, providing outstanding member service to more than 115,000 members through a network of 22 branches. Visit [trumarkonline.org/our-story](http://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 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

# Fact sheet: TruMark Financial

Founded	November 1939
Headquarters	Fort Washington, Pa.
URL	<a href="http://trumarkonline.org">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 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 115,200
Asset size	\$2.1 billion
Ranking by asset size	Sixth in the state of Pennsylvania Fourth in the Philadelphia area

\*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.

Federally insured by NCUA



Equal  
Opportunity  
Lender

# Community outreach

TruMark Financials' 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 2017, TruMark Financial provided \$60,500 to 11 schools for personal financial resources as well as \$11,600 in scholarship funds through the Financial Jeopardy event. Additionally, the credit union delivered 154 school financial literacy courses, reaching 4,548 students.

In 2017, TruMark Financial staged three Financial Reality Fairs at local high schools, introducing approximately 650 students to personal financial concepts. Recognizing that the need for financial education is not limited high schoolers, the credit union also participated in a Financial Reality fair for re-entrants from the Pennsylvania Department of Corrections systems. 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 the local communities. On select Fridays, employees wishing to "dress down" in blue jeans pay \$5.00 to the charity selected for that particular week. In 2017, employee dress down days raised \$12,295 for 19 charities. Employees are also encouraged to volunteer in the community, receiving time off for volunteer hours. In 2017, employees volunteered 1,380 hours to 74 different community groups.

Efforts will be continued and expanded in 2018. In addition to doubling the number of Financial Reality fairs, the credit union has started community outreach efforts involving the membership in philanthropic efforts. In the first six months of the year, career workwear was gathered for three different charity organizations, dogfood has been amassed for five animal shelters, children's books have been accumulated for dispersion across the five-county Philadelphia area, employees have participated in a Random Acts of Kindness Day, and food has been collected for Hunger Awareness month.

# 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, 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 banking
  - Wireless banking, e-Statements
- Online Bill Payer
- Direct deposit
- Mobile banking/Mobile app
- Mobile wallet - Apple Pay®, Google 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

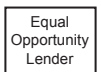
## Other Member Benefits

- 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

\*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



# Representatives and contacts

## **Board of Directors**

Hugh T. Bray, President  
Leonard V. Doughty III, Vice President  
Wayne J. Goodwin, Treasurer  
R. Terence Brunt, Secretary  
Joseph J. Bily, Director  
Daniel Dillard, Director  
David A. Rufibach, Director  
William A. Tollok, Director

## **Supervisory Committee**

Donna M. Carvin, Chairperson  
Joseph J. Ciaranca, Vice Chairperson  
James P. DeBow, Secretary  
Kathleen Wells, Alternate

## **Senior Management**

Richard F. Stipa, Chief Executive Officer  
Vincent Market, Executive Vice President, Chief Operating Officer  
Kelly Botti, Senior Vice President, Chief Risk Officer  
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  
Karen Sweeney, Senior Vice President, Chief Human Resources Officer

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# Member banking is better banking<sup>®</sup>

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