



## CEO message

In 2017, TruMark Financial® Credit Union redoubled its efforts to provide an exceptional member experience. In pursuit of this goal, the credit union's website and phone system were significantly upgraded with advanced technology, self-sufficiency, and simplicity in mind.

The credit union also sought to reach potential members in new, innovative ways. Through a groundbreaking relationship with La Salle University, TruMark Financial opened a branch on campus for students, faculty, staff, and alumni. The credit union opened its sixth student-operated high school branch at Bensalem High School. The Downingtown branch underwent a stunning transformation to better serve Chester County, and Dow Northeast Employees Federal Credit Union members chose to become part of TruMark Financial.

The credit union sought to better connect with the voices of its membership, implementing enhanced member surveys. To show the credit union's gratitude, members had the opportunity to win one of twenty great prizes. Best of all, TruMark Financial took steps to eliminate fees and boost savings rates.

As we continue to strive for excellence in helping members reach their financial well-being, the credit union will demonstrate every day why **Member banking is better banking™**. Thank you for your continued membership, and best wishes for a successful 2018.

Best regards,

Richard F. Stipa  
Chief Executive Officer



**0%** <sup>APR\*</sup> **Introductory rate  
for nine months**

Variable rate thereafter  
as low as **10.24%** <sup>APR\*</sup>



## Conquer your credit card balances

Begin 2018 by saving more with a TruMark Financial Rewards Visa® credit card offering 0% APR\* on balance transfers, purchases, and cash advances for the first nine months. Rates after the introductory period still beat the competition, starting as low as 10.24% APR\*. Additional advantages include:

- \$0 and 0% for balance transfer
- \$0 for cash advances
- \$0 in annual fees
- No penalty rates
- Earn CUREwards® points\*\* – one point for every dollar spent. Points can be redeemed for cash, gift cards, merchandise, and more
- Personalize your card with a picture for free\*\*

## Compare and save with TruMark Financial\*\*\*

	Balance Transfer Fee	Introductory APR	APR Thereafter
Capital One® Venture®	Up to 5% or \$10	No introductory rate offered	As low as 14.24%
Bank of America Premium Rewards®	Up to 3% or \$10	No introductory rate offered	As low as 17.24%
Chase Sapphire Preferred®	Up to 5% or \$5	No introductory rate offered	As low as 17.24%
<b>TruMark Financial</b>	<b>0% or \$0</b>	<b>0% for nine months</b>	<b>As low as 10.24%</b>

**Worry less and benefit more, apply today**

**trumarkonline.org | 1-877-TRUMARK**

\*APR = Annual Percentage Rate. Introductory rate not applicable to current TruMark Financial credit cardholders or those who have closed a TruMark Financial credit card in the past six months. Business accounts not eligible. Offer subject to change. All loans subject to approval. \*\*Business accounts not eligible. \*\*\*Comparison performed December 2017. Information obtained from respective corporations' websites.

## 2018 nominees and election procedures

As announced in the third quarter newsletter, TruMark Financial Credit Union's bylaws provide a process for the nomination and election of officials to represent the membership. Officials also can be nominated through the use of member petitions. Persons wishing to nominate a member in good standing must use the official petition procedures and must file their petitions with the Secretary of the credit union by Feb. 9, 2018. Petitions must contain at least 500 valid member signatures and must be accompanied by a certificate from the nominee stating she/he is agreeable to the nomination and will serve if elected. All petitions must be accompanied by a biography of the nominee (less than 75 words). Should there be no contest, nominees to the TruMark Financial Credit Union Board of Directors and Supervisory Committee will be elected by acclamation at the credit union's annual meeting on March 22, 2018. The Nominating Committee nominated the following individuals for the respective positions and terms:

### Board of Directors

Nominated for a three-year term:  
R. Terence Brunt  
Leonard V. Doughty III  
David A. Rufibach

### Supervisory Committee

Nominated for a three-year term:  
Donna M. Carvin

### Election Schedule

#### Feb. 9, 2018

Deadline for filing nominations by official petition with the Secretary of the credit union

#### Feb. 14, 2018

Secretary of the credit union posts all nominees' names in each office

#### Feb. 20, 2018

Ballots mailed, if necessary, to members eligible to vote

#### March 16, 2018

Deadline for ballot submission, if necessary, to the Tellers of the Election

#### March 22, 2018

Annual meeting, 7 p.m.  
TruMark Financial Credit Union  
335 Commerce Drive  
Fort Washington, PA 19034

# 1.74%<sup>APR\*</sup> Introductory rate for six months

Variable rate thereafter as low as **4.24%<sup>APR\*</sup>**



Plus, be entered to win a \$500 Home Depot® gift card

## Borrow smart, do more

Unleash your home's full potential with a home equity line of credit from TruMark Financial. A home equity line of credit offers more flexibility to borrow and repay money as much or as often as you need, up to your limit. Borrow money using the equity in your home to cover things like: home improvements, a new roof, major medical expenses, debt consolidation, and college tuition. Plus, any interest you pay is typically tax deductible. For a limited time, open a home equity line of credit and be entered to win a \$500 Home Depot® gift card.\*\*

### Compare and save with TruMark Financial\*\*\*

	Introductory APR*	APR* Thereafter
Citizens Bank	No introductory rate offered	6.75%
Key Bank	No introductory rate offered	5.35%
PNC	No introductory rate offered	4.52%
<b>TruMark Financial</b>	<b>1.74%</b>	<b>4.24%</b>

### Offer ends soon, apply today

[trumarkonline.org](http://trumarkonline.org) | 1-877-TRUMARK

\*Annual Percentage Rate (APR) accurate as of 12/13/17, applies to minimum line amount of \$5,000, is subject to change without notice, and applies to a loan-to-value (LTV) ratio of 80% for primary residence. Rates vary depending upon amount financed, credit score, lien position, and collateral location. Minimum APR is 4.24%, with automatic payment discount, maximum APR is 18%. Introductory rate will be in effect for six (6) billing cycles from credit line open date. After the introductory discount period expires, the variable APR is effective for the life of the line. Rate includes a 0.25% relationship discount. New accounts only. A TruMark Financial checking account is required for 0.25% discount. Property and/or flood insurance is required. APR is variable based on the highest Prime Rate published in *The Wall Street Journal* and is adjusted on a monthly basis. As of 12/13/17 the Prime Rate was 4.50%. All loans/lines of credit are subject to approval and collateral evaluation. Fees and charges may apply. Additional restrictions, limitations, and exclusions may apply. Please call TruMark Financial at 1-877-TRUMARK for further details. \*\*Open a TruMark Financial home equity line of credit by Feb. 28, 2018, be entered to win a \$500 Home Depot gift card. Visit [trumarkonline.org/heloc](http://trumarkonline.org/heloc) for full details and official rules. \*\*\*Comparison performed December 2017. Information obtained from respective corporations' websites. All trademarks are property of their respective owners. NMLS 404938

## Enter for a chance to have your tax refund doubled

As you envision what you'll do with your tax refund this year, be sure to have your refund deposited directly into your TruMark Financial account for a chance to double your refund, up to \$5,000.\* When you file, select "checking" and enter the credit union's ABA transit/routing number (**236084243**) and your account number into the refund section of forms 1040, 1040A, or 1040EZ.

### Enter to win

Have your refund deposited into your TruMark Financial account to be entered into the drawing.

\*TruMark Financial will match your deposit, up to a maximum of \$5,000 if you are the selected winner. Only directly deposited tax refunds from IRS/Treasury to TruMark Financial are eligible. External transfers from another financial institution are not eligible. If federal tax refund is split between multiple financial institutions, only the portion deposited directly to TruMark Financial is eligible. TruMark Financial members age 18 and older are eligible. Business accounts are not eligible. Cannot be combined with other offers. Visit [www.trumarkonline.org/doubleyourrefund](http://www.trumarkonline.org/doubleyourrefund) for details.

Rates as low as **2.49%** APR\*



Plus, be entered to win a \$500 Wawa® gift card

## Purchase a new vehicle or refinance an existing with TruMark Financial

If you're shopping for a new vehicle, your timing couldn't be better. By financing with TruMark Financial you'll experience significant savings on your next vehicle purchase and the satisfaction of knowing you're financing at one of the lowest rates with no payment for two months.\*\* Plus, you'll be entered to win a \$500 Wawa® gift card.† Already financed your vehicle with someone else? Refinance to a lower rate with TruMark Financial and enjoy the above benefits.

### Compare and save with TruMark Financial††

	Special offer	APR* as low as
Key Bank	No special offer	3.99%
Wells Fargo	No special offer	3.89%
BB&T	No special offer	2.94%
<b>TruMark Financial</b>	<b>Enter to win a \$500 Wawa gift card</b>	<b>2.49%</b>

Apply online, in-person, or over the phone today

[trumarkonline.org](http://trumarkonline.org) | 1-877-TRUMARK

\*Annual Percentage Rate (APR) is accurate as of 1/11/18 and subject to change. For a 60-month new vehicle loan and depending on applicant's creditworthiness, the APR may be as low as 2.49% or as high as 8.04%. Rate reflects a 0.25% discount for loan payment via automatic funds transfer from a TruMark Financial checking account. Otherwise, APR is 0.25% higher. Other rates and terms may be available. \*\*Payments can be made during the two month deferral period. During the two month payment deferral, interest will accrue and may extend the original term of the loan. Offer does not apply to refinancing auto loans currently with TruMark Financial or indirect lending relationships. Offer is subject to change without notice. †Open a TruMark Financial auto loan by Feb. 28, 2018, be entered to win a \$500 Wawa gift card. Visit [trumarkonline.org/auto](http://trumarkonline.org/auto) for full details and official rules. ††Comparison performed December 2017. Information obtained from respective corporations' websites. All trademarks are property of their respective owners.

## Lending solutions for business success

TruMark Financial is here to help your business prosper. The credit union offers a variety of competitive-rate financing tools to help your business grow, including:

- Commercial mortgages
- Lines of credit
- Credit cards
- And more

Learn more

[trumarkonline.org](http://trumarkonline.org) | 1-877-TRUMARK

All loans subject to approval.



TruStage Insurance Agency

## Get \$1,000 of complimentary coverage

One of the benefits of credit union membership is a no-cost TruStage Accidental Death and Dismemberment (AD&D) insurance policy from CMFG Life Insurance Company. AD&D pays a cash benefit in the event of a covered injury or death due to an accident. Plus, TruMark Financial members enjoy a complimentary \$1,000 of AD&D coverage.

Learn more

Call 1-855-483-2149 or visit [trumarkonline.org/insurance](http://trumarkonline.org/insurance)

TruStage is the marketing brand for Life insurance issued by CMFG Life Insurance Company. GAP insurance, loan payment protection products, life insurance, and accidental death & dismemberment insurance are offered through CUNA Mutual Group. Products offered through CUNA Mutual Group are not NCUA/NCUSIF or otherwise federally insured. These products are not guarantees or obligations of the credit union. TruMark Financial Credit Union has contracted with CUNA Mutual Group to make insurance products and services available to credit union members. All representatives are registered through CUNA Mutual Group. A decision to purchase insurance coverage does not affect the cost or availability of any extension of credit.

## On the go? TruMark Financial has you covered

Use TruMark Financial's mobile app to:

- Check balances (one click using "Quick Balance")
- Deposit checks
- Pay bills
- Transfer funds
- View statements
- Lock/unlock your card
- Set up alerts



Search for TruMark Financial in your app store and download the app today

Data rates may apply. Contact your provider for details.

## Holiday closings

TruMark Financial will be closed Sunday, Jan. 14, and Monday, Jan. 15, for Martin Luther King Jr. Day, and Tuesday, Jan. 23, for an employee event.

During this time, access your account 24/7 via online and mobile banking, Account Management by Phone, and at thousands of ATM locations nationwide.

## Congratulations winners!

Congratulations to all Member Appreciation Sweepstakes winners in November. Prizes awarded included Wawa gift cards, Tumi luggage, a Ring video doorbell, and more.



### Board of Directors

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

### Supervisory Committee

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

### Account Management by Phone

215-953-5950 | 800-835-2628

### Online Banking [www.trumarkonline.org](http://www.trumarkonline.org)

### Member Service Center

1-877-TRUMARK | 215-953-5353

### 24/7 Loan Applications

1-877-TRUMARK | [www.trumarkonline.org](http://www.trumarkonline.org)

### 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 West Swamp Road, Doylestown, PA 18901

### Eastern North Philadelphia

1900 North 5th Street, Philadelphia, PA 19122

### Fort Washington

335 Commerce Drive, Fort Washington, PA 19034

### Horsham

301 Horsham Road, Horsham, PA 19044

### Jenkintown

515 Old York Road, Jenkintown, PA 19046

### Levittown

179 Levittown Parkway, Levittown, PA 19054

### North Wales

1200 Welsh Road, North Wales, PA 19454

### Northeast Philadelphia

7306 Castor Avenue, Philadelphia, PA 19152

### 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 South Broad Street, Philadelphia, PA 19148

### Springfield, Delaware County

1141 Baltimore Pike, Springfield, PA 19064

### Treose

1000 Northbrook Drive, Treose, PA 19053

### Trooper

2795 Ridge Pike, Trooper, PA 19403

### Upper Darby

1884 S. State Road, Upper Darby, PA 19082

### Warrington

875 Easton Road, Warrington, PA 18976

### Wayne

115 E. Swedesford Road, Wayne, PA 19087

### West Chester

1052 Andrew Drive, West Chester, PA 19380

For branch hours and days of operation, please visit [www.trumarkonline.org](http://www.trumarkonline.org) or call **1-877-TRUMARK (878-6275)**.



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## Start the new year with a solid plan

Whether your 2018 goals include saving for college, working toward a secure retirement, or protecting your family from potential financial uncertainty, a TruMark Financial Investor Services consultant can work with you toward achieving them.

It takes careful consideration to develop and maintain an investment plan. Your TruMark Financial Investor

Services consultant can help you understand the many options available and create an investment strategy, building a diversified portfolio to optimize potential returns and minimize risk in the new year and beyond.



**TruMark Financial** | Investor Services

**Schedule a complimentary financial review today**

[trumarkonline.org](http://trumarkonline.org) | 1-877-TRUMARK

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