



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

As you start to work on your taxes, be sure to have your refund deposited directly into your TruMark Financial® Credit Union account for a chance to have it doubled, 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 tax refund deposited into your TruMark Financial account and you could be the lucky winner.

\*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 into 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.



## Win back what you spend – up to \$3,000\*

Every time you make a purchase using your TruMark Financial Visa debit card Feb. 1 through March 31, 2018, you'll be entered for a chance to win back what you've spent, up to \$3,000.\* The more you use your card, the more chances you have to win!

### Enter to win today

Each purchase using your TruMark Financial debit card equals one entry.

\*No purchase necessary. Visit [trumarkonline.org](http://trumarkonline.org) for official rules. Use your TruMark Financial Visa debit card for signature-based and/or PIN-based (i.e., credit and/or debit) purchases between Feb. 1 and March 31, 2018, to automatically receive one (1) "TruMark Financial paid for my purchases" entry for every purchase posted, net of returns. Limited-time offer. Business accounts are not eligible. Other restrictions may apply. Offer subject to change.

Introductory rate

**0%** APR\*  
for nine months

Variable rates as low as

**10.24%** APR\*  
thereafter



## Transfer balances and save money each month

Transfer high-rate balances to a TruMark Financial Rewards Visa® credit card and enjoy an introductory 0% APR\* on purchases, balance transfers, and cash advances for the first nine months. Rates after the introductory period still beat the competition, starting as low as 10.24% APR.\* Plus:

- \$0 and 0% for balance transfer
- 0% cash advance fee
- \$0 in annual fees
- Earn one CURewards® point\*\* for every dollar spent. Points can be redeemed for cash, gift cards, merchandise, and more
- And more

### Apply today, save today

[trumarkonline.org](http://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. Offer subject to change. All loans subject to approval. Visit [trumarkonline.org/loanrates](http://trumarkonline.org/loanrates) for full rates and terms. \*\*Business accounts not eligible.

Introductory rate

**1.74%** APR\*  
for six months

Variable rates as low as

**4.24%** APR\*  
thereafter



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. Easily tackle home improvements, medical expenses, debt consolidation, college tuition, and more. Plus, open a home equity line of credit by Feb. 28, 2018, and be automatically entered to win a \$500 Home Depot gift card.\*\*

### Offer ends soon, apply today

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

\*Annual Percentage Rate (APR) accurate as of 1/10/18, 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. NMLS 404938

## Annual meeting notice

Join us at the credit union's headquarters for TruMark Financial's annual meeting on Thursday, March 22, 2018, at 7 p.m., 335 Commerce Drive, Fort Washington, PA 19034.



## Purchase your first home easily and affordably

TruMark Financial now offers a mortgage specifically designed for first-time buyers, removing some of the biggest obstacles that stand in the way of home ownership.

Advantages include:

- Competitive rates
- As little as 3% down
- Borrow up to \$350,000
- Mortgage insurance not required
- Rate discount when you set up automatic payments
- Only requires \$2,000 of your own funds for a down payment – the rest can come from gifts or grants



**Begin your home-buying journey today**

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

All loans subject to approval. NMLS 404938

## Save toward a better future with IRAs

It's smart to begin saving toward a better retirement as early as possible. TruMark Financial can help, offering a variety of Traditional IRAs, Roth IRAs, and Coverdell Education Savings Accounts. Many provide members with tax benefits, including tax-deductible contributions and tax-deferred compound interest.\* Remember, IRA contributions must be made by April 16, 2018, for the 2017 tax year.

**Open an IRA today**

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

\*Consult your tax advisor for details about possible tax advantages. IRA deposits are insured separately from your other savings accounts, are federally insured to at least \$250,000, and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.

## February 2018 financial checklist

- Feb. 14: Medicare Advantage Disenrollment Period deadline
- Feb. 1 - 28: Medicare General Enrollment Period continues
- Start organizing your 2017 taxes

TruMark Financial Investor Services is available to assist members with retirement planning, financial planning, investment advice, tax reduction strategies, retirement, and more.

**Schedule a complimentary financial review today**

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

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. 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 by TruMark Financial Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. TruMark Financial Credit Union and TruMark Financial Investor Services are not registered broker/dealers and are not affiliated with LPL Financial.

## Enter to win \$25,000

Use TurboTax® by Feb. 15, 2018, and be automatically entered to win a \$25,000 Grand Prize or one of twelve \$1,000 First Prizes. No purchase necessary, simply follow the link to TurboTax via trumarkonline.org and begin using TurboTax by Feb. 15, 2018, to be entered to win.\*

**Try TurboTax today**

Visit **trumarkonline.org**

\*No purchase or financial disclosure necessary. For complete official rules, visit trumarkonline.org/turbotax. All trademarks are property of their respective owners.



## Select tax forms now available

1099-INT, 1099-R, 1098 for home equity products, 1098-E, and 1099-Q forms are now available within online banking.

**View tax forms today**

Log into online banking, click Member Services, and select "eStatements". Click "View Statements", and scroll down to the "Tax Statements" section.



### 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** trumarkonline.org

### Member Service Center

1-877-TRUMARK | 215-953-5353

### 24/7 Loan Applications

1-877-TRUMARK | 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

### Trevose

1000 Northbrook Drive, Trevose, 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 **trumarkonline.org** or call **1-877-TRUMARK (878-6275)**.



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## Holiday closings

TruMark Financial will be closed on Sunday, Feb. 18, and Monday, Feb. 19, 2018, for Presidents Day.

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