



Purchase your first home easily and affordably

If you've made home ownership a goal, TruMark Financial® Credit Union can help you achieve it. The credit union designed its Home Sweet Loan mortgage program specifically for first-time buyers. A Home Sweet Loan offers the following advantages:

- Competitive rates
- As little as 3% down
- Borrow up to \$350,000
- Mortgage insurance not required
- Rate discount with 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



Using your debit card has never been so rewarding

Use your TruMark Financial Visa® debit card for purchases through March 31, 2018, and be automatically entered for a chance to win back what you spent, up to \$3,000.* Each purchase equals one entry. The more you use your card, the more chances you'll have to win!

Learn more

trumarkonline.org | 1-877-TRUMARK

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



Enter for a chance to double your tax refund

Back by popular demand, TruMark Financial is once again offering members a chance to double their tax refund, up to \$5,000.* In 2015, John R. was the selected winner, in 2016, Kathy B, and in 2017, Barbara S. This year, it could be you!

Enter to win today

When you file your 2017 taxes, simply select "Checking" and enter TruMark Financial's ABA transit/routing number (236084243) and your account number into the refund section of forms 1040, 1040A, or 1040EZ

*No purchase necessary. 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 trumarkonline.org/doubleyourrefund for details.



Refer a member and get a \$50 gift card*

Do you love better rates, fewer fees, and great service? Share the love by referring family and friends and you'll both be eligible for a \$50 gift card*. Existing members, here's how to get started:

- Print the form available at trumarkonline.org/RAM and give it to a potential member*
- Use your Visa® debit card, choose "credit", and sign your receipt instead of using your PIN at least 10 times before April 30, 2018.
- Receive a \$50 gift card (via 7,700 CUREwards® points) for the first new member you refer who opens an account before March 31, 2018. Get 1,000 CUREwards points for each additional member whom you refer.** There is no limit to the amount of points you can earn!

Referred members can earn 7,700 CUREwards points when they use their new TruMark Financial Visa debit card and sign for purchases at least 10 times by April 30, 2018. Referred members age 17 or younger will get \$10.**

Start sharing the love today

Visit trumarkonline.org/RAM or your local branch

*Offer only good to TruMark Financial members in good standing. Limited-time offer. Offer good until 3/31/18. A qualified new member account relationship is either a single or joint ownership of a TruMark Financial S1/Share Savings account required as par value for membership in the credit union for a person/persons who has/have never been a member of TruMark Financial. The potential new member may be a family member of an existing member; or must live, work, worship, volunteer, or attend school in Bucks, Chester, Delaware, Montgomery, or Philadelphia county. **New and referring members age 18 or older must have a checking account, Visa debit card, and perform ten (10) signature-based debit card transactions that post between 2/1/18 and 4/30/18 to receive points. CUREwards points will be awarded to primary member accountholder's debit card by 6/15/18. New members age 0-17 referred will receive \$10 deposited into their S1/Share Savings account when new membership is established. Business accounts are not eligible. All trademarks are property of their respective owners and are not affiliated with TruMark Financial Credit Union. Note to prospective members: The referrer may be eligible for prizes by referring you to the credit union.



Introductory rate
1.74% APR*
for six months

Variable rates as low as
4.24% APR*
thereafter

Spring projects made easy and affordable

With a low-rate TruMark Financial home equity line of credit, access funds for home projects, debt consolidation, tuition, and more. A home equity line of credit is a flexible way to borrow.

Advantages include:

- Access money as needed or use it all at once
- Borrow up to 90% of your home's value
- No annual fee
- No inactivity fee
- Pay off the line early without penalty
- Tax-deductible interest (consult your tax advisor)

Apply today

trumarkonline.org | 1-877-TRUMARK

*Annual Percentage Rate (APR) accurate as of 2/9/18, 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. NMLS 404938



Lending solutions to help your business grow

TruMark Financial offers competitive commercial lending rates and money management tools designed to help your business flourish. From commercial mortgages, to lines of credit, and credit cards, TruMark Financial can help you secure the financing your business needs.

Learn more and apply today
trumarkonline.org | 1-877-TRUMARK

Annual meeting

TruMark Financial received no official petitions for its 2018 elections. As such, the following nominated individuals will be elected by acclamation at this year's annual meeting:

Board of Directors

Three-year term: R. Terence Brunt
Leonard V. Doughty III
David A. Rufibach

Supervisory Committee

Three-year term: Donna M. Carvin

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

Tax forms now available online

The following forms are available via online banking:

- 1099-INT
- 1099-R
- 1098 for home equity products
- 1098-E
- 1099-Q

To view forms: 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).

Stay social:    



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Holiday closing

TruMark Financial will be closed Sunday, April 1, 2018, for Easter. During this time, access your account 24/7 via online and mobile banking, Account Management by Phone, and at thousands of ATM locations nationwide.