



Ready, set, CAMP

Use your TruMark Financial Visa® debit card for purchases April 1 through May 31, 2018, and be entered to win a camping set that includes:

- Coleman Montana 6-person tent
- Yeti Tundra 45 cooler
- AYL StarLight waterproof camping lantern

Each purchase equals one entry. The more you use your card, the more chances you have to win!

Start using your TruMark Financial debit card today

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 April 1, through May 31, 2018, to automatically receive one (1) "TruMark Financial Camping Set" 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/camping for Official Rules and Regulations. No purchase necessary.

Upgrade your home for LESS

A TruMark Financial® Credit Union home equity line of credit can help you upgrade your home, finance education, or consolidate debt. Secured by the equity value in your home, a home equity line of credit offers financial flexibility by allowing you to borrow up to your available credit limit as needs arise. When payments are made, funds become available to use again – no need to reapply. Other advantages include:

- No annual fee
- No inactivity fee
- Tax-deductible interest (consult your tax advisor)
- Visa Equity Access card for fast access to funds
- Receive 20 free checks with the ability to order more

Apply today

trumarkonline.org | 1-877-TRUMARK

*Annual Percentage Rate (APR) accurate as of 3/21/18, 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 3.99%, 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 3/21/18 the Prime Rate was 4.75%. 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

EASIER banking while on the go

Access your TruMark Financial account(s) anytime, anywhere from your mobile device. TruMark Financial's mobile app allows you to view account activity, transfer funds between accounts, make loan payments, check balances, and more. Bank on your schedule, from home or on the go. Available features include:

- Deposit checks
- Pay bills
- Login with Touch ID
- Review transactions
- Transfer balances
- Lock/unlock a lost or stolen card
- Use Popmoney® to transfer money
- Set alerts
- And more...

Download TruMark Financial's mobile app today

Search for TruMark Financial in your app store.

Introductory rate

1.74% APR*

for six months

Variable rates as low as

3.99% APR*

thereafter



Access THOUSANDS of surcharge-free ATMs

TruMark Financial members now have access to more than 29,000 MoneyPass® ATMs nationwide with no surcharge fees. Continue receiving surcharge-free transactions at ATMs with the STARsf or CU\$ logos. Reminder: Allpoint ATMs are no longer part of the STARsf surcharge-free alliance.

Tips to avoid ATM surcharges and fees:

- Look for retailers offering a "cash back" option when making PIN-based purchases with your TruMark Financial Visa® debit card
- Use your TruMark Financial Visa debit card for all purchases. PIN-based and signature-based transactions (debit and credit) are free!

Learn more about ATM options

Call **1-877-TRUMARK**

Depending on your checking account type, ATM transactions at non-TruMark Financial ATMs may be subject to a \$2 fee.



DEPENDABLE coverage at discounted rates

Take advantage of a variety of insurance options from TruStage, all with dependable coverage and discounted, affordable rates. It's just one of the many benefits of TruMark Financial membership. Options include:

- Auto insurance
- Homeowners/Renters insurance
- Whole Life insurance
- Accidental Death and Dismemberment insurance (\$1,000 complimentary coverage. Visit trumarkonline.org/addinsurance to learn more)
- Business insurance

Get a free quote today

Visit trumarkonline.org/insurance or call **1-855-337-0413**

TruStage® Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.



Introductory rate

0%
APR*

for nine months

Variable rates as low as

10.49%
APR*

thereafter

REWARD yourself with every purchase

Spring into summer fun and earn rewards with every dollar spent using a TruMark Financial Rewards Visa credit card. No matter where you go, enjoy the freedom and peace of mind with:

- No balance transfer fees, cash advance fees, nor annual fees
- Earn one CUREwards® point per dollar spent
- Redeem points for cash, travel, gift cards, merchandise, and more
- Add your card to Apple Pay®, Samsung Pay®, and Google Pay®

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.

Helping your business GROW

From commercial mortgages, to lines of credit, and credit cards, TruMark Financial can help you find the right financing options for your business. The credit union takes the time to learn about your business and offer a lending solution that best fits your business needs. TruMark Financial offers a variety of financing tools at competitive rates.

Joe R., a TruMark Financial business member, had the following to share regarding his experience with the credit union:

"My experience at TruMark Financial was like no other business banking experience I had before. The loan process was very simple and TruMark Financial responded rapidly to all my emails and questions. Being able to handle my banking needs quickly and efficiently has really helped with juggling my hectic life.

I was so impressed with the level of member service at both the headquarters and the Plymouth Meeting branch; I moved all my business and personal accounts to TruMark Financial and ended my relationships with the banks I have been using for more than a decade. I have been self-employed for more than 20 years, and becoming a member of TruMark Financial was the best business decision I have made in years."

Let TruMark Financial assist with your business needs

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



SAVING with youth in mind

The theme for National Credit Union Youth Month April 2018 is "The Science of Saving". Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month theme inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

Existing members age 14 and younger who deposit \$10 or more into their existing account and new members age 14 and younger who open their first TruMark Financial savings account will get a science-themed goody bag and be automatically entered to win a City Pass® Philadelphia family four pack.



Open an account for a younger member today

Visit trumarkonline.org/youthmonth for full details



Digital investing made EASY

Guided Wealth Portfolios is an innovative online platform that combines the benefits of a personal financial advisor with technology. Dedicated to helping you work toward your goals, it helps guide you through the entire investment process. Whatever your retirement goals, easily access a personalized road map to help you work toward achieving them.

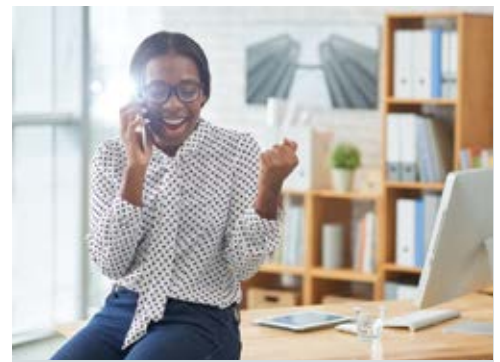
Get started today

Visit trumarkonline.org/investments

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Bylaws amendment

NOTICE OF AMENDMENT OF BYLAWS OF TRUMARK FINANCIAL CREDIT UNION NOTICE IS HEREBY GIVEN that at the January 18, 2017 meeting of the Board of Directors of the Credit Union, the directors of TruMark Financial Credit Union (the "Credit Union") amended the Bylaws of the Credit Union by making the following change, allowing the Credit Union to extend membership to and serve, on a permanent basis, the field of membership of a credit union acquired via emergency merger: **NOW THEREFORE, BE IT RESOLVED**, that Article II of the Bylaws is hereby amended to add two (2) additional Sections as follows: Section 7. Membership to the Credit Union shall also be extended, on a permanent basis, to existing members of credit unions acquired, purchased, assumed by or merged with the Credit Union regardless of field of membership or charter. Section 8. The Credit Union shall further be permitted to extend membership to and serve, on a permanent basis, the field of membership of any credit union acquired, purchased, assumed by or merged with the Credit Union, regardless of that credit union's field of membership or charter, subsequent to an emergency merger. The Board of Directors has deemed the above referenced amendment to the Bylaws of the Credit Union to be in the best interest of the members.



Last chance to DOUBLE your tax refund

The April 17 tax filing deadline is fast approaching! Enter for a chance to have your tax refund doubled by depositing it directly into a TruMark Financial account. In the refund section of forms 1040, 1040A, or 1040EZ, simply select "checking", then enter the credit union's ABA transit/routing number (236084243), along with your account number.

Enter to win today

Deposit your refund directly into a TruMark Financial account for a chance to win!*

*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 for details.

Foreign currency available for summer trips

Traveling this summer? Obtain the foreign currency needed for your next trip at any TruMark Financial branch.

- Foreign currency is available for over 90 countries
- Competitive exchange rates, updated daily
- When you return, we can often buy back your unused foreign currency banknotes*

Prepare for your next trip

Visit your local branch to order foreign currency today.

*Buy back rates may differ from purchase rates.



Make home ownership a reality

Spring is the most popular time of year to buy a home. Since competition for available houses can be tough in some markets, TruMark Financial is here to make the home buying process easier. Using TruMark Financial's HomeAdvantage program, search properties, find an agent, research neighborhoods, and more. Plus, a TruMark Financial Home Sweet Loan features the following advantages:

- 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

Compare TruMark Financial's affordable mortgage products and online tools to start your search and stay within budget.

Learn more and apply today

Visit trumarkonline.org/mortgages

All loans subject to approval. NMLS 404938

BETTER car buying – no bumps in the road

If a new vehicle is in your future, start with TruMark Financial's Car Buying Service powered by TrueCar®.

Zero in on what others paid and get a member guaranteed savings certificate that could save you thousands. Plus, when financing with a TruMark Financial auto loan, enjoy the following benefits:

- Two-month payment deferral option**
- Up to 135% financing – borrow full purchase price, including tax, title, and tag
- Free pre-approvals – cashier's check in-hand for negotiating power
- Pay only \$350 for GAP insurance

Start shopping today

trumarkonline.org | 1-877-TRUMARK

Auto loan rates as low as
2.49% APR*

*Annual Percentage Rate (APR) is accurate as of 3/21/18 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 deferral period, interest will accrue and may extend the original term of the loan.

Board of Directors

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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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