



Auto loan rates as low as

**2.49%**  
APR\*

## Be PAYMENT-FREE this summer

TruMark Financial offers a two-month payment deferral option\*\* on new auto loans so you can enjoy this summer with more cash in your pocket. Whether you're shopping for a new or used vehicle or refinancing an existing auto loan from another lender, get a great low rate, plus:

- **Up to 135% financing** – borrow the full amount of your vehicle purchase, including tax, title, and tag; even pay off your trade-in
- **Fast loan pre-approval** – apply online and know what you can afford before you shop
- **Car Buying Service powered by TrueCar®** – see what others paid so you never overpay

### Apply today and save

Call **1-877-TRUMARK**  
 or apply online at  
**trumarkonline.org**.

\*Annual Percentage Rate (APR) is accurate as of 4/13/18 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.

Introductory rate

**1.74%**  
APR\*

for six months

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Variable rates as low as

**3.99%**  
APR\*

thereafter



## SAVE more with a low-rate home equity line of credit

A TruMark Financial® Credit Union home equity line of credit is a smart and affordable choice to meet your borrowing needs. Use the equity in your home to consolidate bills, pay for education expenses, remodel your home, and more. As needs arise, borrow from your line of credit up to your available credit limit. As payments are made, funds become available to use again – no need to reapply. Home equity line of credit advantages include:

- No annual fee
- Tax-deductible interest (consult your tax advisor)
- Fast access to funds using your new Equity Access card

### Apply today

Call **1-877-TRUMARK** or visit  
**trumarkonline.org** to apply 24/7.

\*Annual Percentage Rate (APR) accurate as of 4/13/18, 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

**Ready, set,  
 CAMP!**



## Debit card purchases are more REWARDING

Don't miss the chance to win a camping set including a Yeti cooler just for using your TruMark Financial debit card throughout the month of May. The camping set includes:

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

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

### Use 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/campingset](http://trumarkonline.org/campingset) for Official Rules and Regulations. No purchase necessary.

Introductory rate

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

Variable rates as low as

**10.49%**  
APR\*  
thereafter



## Show your Union PRIDE

Philadelphia Union fans show your support with a TruMark Financial Union branded credit card. Cardholders enjoy discounts at the Union shop in Talen Energy Stadium and exclusive offers, plus:

- 0% introductory APR\* for nine months, rates as low as 10.49% APR\* thereafter
- No balance transfer fees, cash advance fees, nor annual fees
- Rewards points for every dollar spent\*\*
- Redeem points for cash, merchandise, gift cards, and travel
- And more

### Apply today

Call **1-877-TRUMARK** or apply online at **trumarkonline.org**

\*Rates and credit card approval depend on creditworthiness and other qualifications. Rates, terms, and conditions are subject to change without notice. Visit [trumarkonline.org/creditcards](http://trumarkonline.org/creditcards) for full disclosures. \*\*Business accounts not eligible.



## Helping you PLAN for your future

Investor Services at TruMark Financial can help you evaluate your financial condition and create a clear action plan. Better management of your money will help you reach your personal goals today and in the future. TruMark Financial licensed investment professionals are available at a branch near you.

### Schedule a complimentary financial review today

Call **1-877-TRUMARK** or visit **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.



## Earn among the highest rates in the region

Deposit your money in a TruMark Financial Certificate of Deposit (CD) and earn a market-leading rate on your funds.

- Funds are fully insured to at least \$250,000
- Terms ranging from five months to five years
- Jumbo and IRA certificates are available
- Get started with as little as \$500

### Start earning more

Open your certificate at **trumarkonline.org**, visit a branch, or call **1-877-TRUMARK**.

## Annual meeting election results

Congratulations to the members of the Board of Directors and Supervisory Committee who were elected by acclamation at the annual meeting on March 22, 2018:

### 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

## Congratulations

Edward N. and Richard M. were the lucky winners of TruMark Financial's winter loan promotion.



### 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 L. Dillard, Director
- Richard V. Lawn, 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

### Account Management by Phone

215-953-5950 | 800-835-2628

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

### Member Service Center

1-877-TRUMARK | 215-953-5353

### 24/7 Loan Applications

1-877-TRUMARK | [trumarkonline.org](http://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 on Sunday, May 27, and Monday, May 28, for Memorial Day. During this time, access your account 24/7 via online banking, mobile banking, Account Management by Phone, and at thousands of ATM locations nationwide.