

## Home equity lines of credit

Introductory rate

**1.99%** APR\*  
for six months

Variable rates as low as

**3.99%** APR\*  
thereafter



## Rewards Visa® credit card

Introductory rate

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

Variable rates as low as

**10.74%** APR\*  
thereafter



## Get the funds you need with flexibility and convenience

A home equity line of credit from TruMark Financial is a smart way to borrow for making home improvements, consolidating debt, paying for education expenses, or taking a vacation. Advantages include:

- No inactivity fee or annual fee
- Tax-deductible interest (consult your tax advisor)
- Visa® Equity Access Card for fast access to your funds

### Apply today

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

\*Annual Percentage Rate (APR) accurate as of 7/12/18, 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 reflects a 0.25% discount for loan payment via automatic funds transfer from a TruMark Financial checking account. Otherwise, APR is 0.25% higher. 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 6/13/18 the Prime Rate was 5.00%. All loans/lines of credit are subject to approval and collateral evaluation. \$100 origination fee will apply. 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

## Save on back-to-school shopping and more

TruMark Financial® Credit Union makes it easy to save on school supplies, new outfits, and more. Shop with a TruMark Financial Rewards Visa credit card offering a 0% introductory APR\* for the first nine months with rates as low as 10.74% APR\* thereafter. Plus, enjoy these additional benefits:

- 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

### Compare and save\*\*\*

	Introductory APR	APR Thereafter	Annual Fee	Cash Advance Fee
Capital One® Venture®	No introductory rate offered	As low as 14.74%	\$95	Up to 3%
Bank of America Premium Rewards®	No introductory rate offered	As low as 17.74%	\$95	Up to 3%
Chase Sapphire Preferred®	No introductory rate offered	As low as 17.49%	\$95	Up to 5%
<b>TruMark Financial</b>	<b>0% for nine months</b>	<b>As low as 10.74%</b>	<b>\$0</b>	<b>0%</b>

### Apply today

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

\*APR = Annual Percentage Rate. Rates vary depending upon credit score. Minimum APR is 10.74%, maximum APR is 18%. Introductory rate will be in effect for six (6) billing cycles from credit line open date. Introductory rate not applicable to TruMark Financial's Visa Signature credit card, 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. Business accounts are not eligible. \*\*Business accounts not eligible. \*\*\*Comparison performed July 2018. Information obtained from respective corporations' websites.

## Getting college ready

It's that time of year again; school is right around the corner. Make sure the student in your household is financially prepared with TruMark Financial products designed just for them:

- Smart Start Checking account with no minimum balance requirement and no monthly maintenance fee
- Free mobile app featuring mobile deposit, peer-to-peer transfers, TouchID login, and more

Encourage your young adult to begin their college career the smart way, by getting started at TruMark Financial.

### Learn more and open an account today

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



**Win back  
what you spent  
up to \$3,000\***

## Using your debit card has never been so rewarding

Use your TruMark Financial Visa® debit card for purchases through Sept. 30, 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

Visit [trumarkonline.org/win](http://trumarkonline.org/win)

\*Use your TruMark Financial Visa debit card for signature-based and/or PIN-based (i.e., credit and/or debit) purchases Aug. 1 through Sept. 30, 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/win](http://trumarkonline.org/win) for official rules and regulations. No purchase necessary.



## Bring your plans to life

When you need a little extra money, a Signature personal loan from TruMark Financial may be the perfect choice. Enjoy two months payment free\*, plus:

- Great low rates\*\*
- Affordable, fixed monthly payments
- Loan amounts of more than \$5,000
- Convenient term options

### Apply today

Call **1-877-TRUMARK** or visit [trumarkonline.org](http://trumarkonline.org) to apply 24/7

\*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 is subject to change without notice. \*\*Minimum loan amount is \$5,000. Terms available from 12 - 60 months. Rate and monthly payment will vary based on creditworthiness, total loan amount, and loan term. Rates subject to change without notice. Subject to approval.

## Phoenixville branch opening soon

TruMark Financial's newest branch will be opening in late summer, at 23 Nutt Road in Phoenixville, Pa. For your convenience, the branch will be open six days a week (Monday through Saturday) with 24/7 ATM access. For more information, visit [trumarkonline.org/phoenixville](http://trumarkonline.org/phoenixville).

## TruMark Financial members are winning big

John G. used his TruMark Financial Visa® debit card during the credit union's "Camping Set" promotion and was randomly selected as the winner!

Joanne Y. deposited her tax refund into her TruMark Financial account during the credit union's "Double your Tax Refund" promotion and was randomly selected as the winner!

Philadelphia Union fans Sarah B., Grace R., Andrew R., and Addison D. won a Union Soccer Schools Scholarship for opening a new TruMark Financial account.

**Congratulations to all winners!**

### 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

### Phoenixville

23 Nutt Road, Phoenixville, PA 19460

### 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 [trumarkonline.org](http://trumarkonline.org) or call **1-877-TRUMARK (878-6275)**.

Stay social:    

Equal Opportunity LENDER

Equal Housing LENDER

NCUA Federally insured by NCUA

Copyright© 2018 TruMark Financial Credit Union. All Rights Reserved. "TruMark Financial" is a registered trademark of TruMark Financial Credit Union.

18-00310 8/18



## Holiday closing

TruMark Financial will be closed on Sunday, Sept. 2, and Monday, Sept. 3, in observance of Labor Day.

Always open: [trumarkonline.org](http://trumarkonline.org)  
Access your account 24/7 via online and mobile banking, Account Management by Phone, and at thousands of ATM locations nationwide.