



## Paddle towards summer fun

Use your TruMark Financial Visa® debit card for purchases through July 31, 2018, and be entered to win an ISLE Explorer Inflatable Paddle Board. 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**

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

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

## Save more with a Rewards Visa® credit card

TruMark Financial® Credit Union's Rewards Visa credit card offers a 0% introductory APR\* for the first nine months with rates as low as 10.74% APR\* thereafter. In addition, TruMark Financial credit cards offer no balance transfer fees, no cash advance fees, and no annual fees.

Enjoy these additional benefits:

- Rewards points for every dollar spent\*\*
- Redeem points for cash, merchandise, gift cards, travel, and more
- Add your card to Apple Pay®, Google Pay®, and Samsung Pay®
- View your FICO® Score for free
- Customize your card with a picture
- And more



Introductory rate

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

Variable rates as low as

**10.74%**  
APR\*  
thereafter

## Compare and save\*\*\*

	Introductory APR	APR Thereafter	Annual Fee	Cash Advance Fee
Capital One® Venture®	No introductory rate offered	As low as 14.49%	\$95	Up to 3%
Bank of America Premium Rewards®	No introductory rate offered	As low as 17.49%	\$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 visit **trumarkonline.org** to apply 24/7

\*APR = Annual Percentage Rate. 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 June 2018. Information obtained from respective corporations' websites.



## Purchase your first home easily and affordably

TruMark Financial offers a mortgage specifically designed for first-time buyers, removing some of the biggest obstacles standing 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

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

All home lending products are subject to credit and property approval. Rates, terms, and conditions are subject to change. Restrictions may apply. NMLS 404938



## Congratulations

Julia C. was randomly selected as TruMark Financial's Youth Month winner. Julia won a City Pass® family four-pack valid at five of Philadelphia's top attractions.

## Easy access to funds for summer fun

When you need to make home improvements, consolidate debt, pay for education expenses, or even take that big summer vacation, a home equity line of credit from TruMark Financial is the easy and smart way to borrow. Plus, enjoy these advantages:

- Access money as needed or use it all at once
- 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](http://trumarkonline.org) to apply 24/7

\*Annual Percentage Rate (APR) accurate as of 6/13/18, 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 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

Introductory rate

# 1.99% APR\*

for six months

Variable rates as low as

# 3.99% APR\*

thereafter



## Access your account anytime, anywhere

Wherever you travel this summer, TruMark Financial's mobile app is there to assist you. Pay bills, transfer funds, deposit checks, and more from your mobile device or smart phone. Plus:

- Log in and check balances with a single touch\*
- Easily lock/unlock lost or stolen debit and credit cards



## Download the app today

Visit the app store on your smart phone and search "TruMark Financial" to download the credit union's mobile app for free.

Data rates may apply. Contact your provider for additional details. If you don't have online banking, register at [trumarkonline.org](http://trumarkonline.org). \*To activate Quick Balance and Touch ID Login, tap "Member Services" then "User Services" while logged into the mobile app.

## Lending solutions for business success

TruMark Financial is here to help your business prosper. The credit union offers a variety of competitive-rate financing tools to help your business grow, including:

- Commercial mortgages
- Credit cards
- Lines of credit
- And more

## Learn more

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



## The best road trips start with a reliable car

TruMark Financial auto loans make car-buying quick, convenient, and affordable so you can get on the road. Enjoy two months payment free\*\*, plus:

- Financing including full purchase price, tax, title, and tag, or pay off your trade-in
- Pre-approval to negotiate with check in-hand
- Save thousands with TruMark Financial's Car Buying Service powered by TrueCar®

### Apply today

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

\*Annual Percentage Rate (APR) is accurate as of 6/13/18 and subject to change. For a 60-month new vehicle loan and depending on applicant's creditworthiness, the APR may be as low as 2.74% or as high as 8.29%. 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 payment deferral, interest will accrue and may extend the original term of the loan. Offer does not apply to refinancing auto loans currently with TruMark Financial or indirect lending relationships.

New auto loan rates as low as

# 2.74% APR\*



## Swipe your way toward a shopping spree

Use your TruMark Financial credit or debit card at least three times per week through Sept. 9, 2018, and be entered to win a shopping trip to a merchandise packed warehouse! Lucky winners will get a three-day/two night, all-expenses paid trip for two to Chicago and a 60-second shopping spree.\*

### Get started today

For details and to enter, visit **trumarkonline.org/magicminute**

\*No purchase necessary to enter or win. Open to credit and debit cardholders who are legal residents of the 50 U.S., D.C., or Puerto Rico, 21 or older, who are enrolled in a participating Credit Union CURewards Program. Business debit cardholders, business credit cardholders, Equity Access cardholders, and Cash Back credit cardholders are not eligible. TruMark Financial employees are not eligible. Ends 9/9/18. Void where prohibited. See full Rules and how to enter without purchase at [www.cumagicminute.com](http://www.cumagicminute.com). Sponsor: PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.



## Enjoy the comfort of knowing you're protected

From getting a good rate on coverage for your car to making sure your life insurance is adequate, dependable insurance coverage ensures financial relief when you need it. Take advantage of a variety of insurance options from TruStage including:

- Auto insurance
- Homeowners/Renters insurance
- Whole Life insurance
- Accidental Death and Dismemberment insurance (\$1,000 complimentary coverage)
- 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.

## Phoenixville branch opening soon

TruMark Financial's newest branch will be opening late summer 2018 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**.

## Saving you a trip

As soon as your plane touches down in another country, chances are you'll need foreign currency – for a cab, public transportation, or even a meal. It's always a good idea to have some local funds on-hand before you leave home. Foreign currency can be purchased 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.

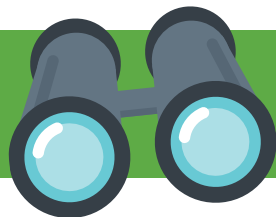


## Holiday closing

TruMark Financial will be closed on Wednesday, July 4, for Independence Day.

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

## Stay alert for scammer tactics



- IT'S A -  
**MONEY  
THING**

If you use a cellphone or have an email account, you've almost certainly been exposed to an attempt at fraud. Everyday scammers are able to trick the average person into making costly mistakes, with these scam tactics:



- **Scarcity** – Scammers present a situation that requires immediate action (as an example, your account will be deleted unless you enter your password now).
- **Authority** – Scammers will often pose as authority figures in an attempt to make demands on their targets without being questioned. Common impersonations include estate lawyers (in email scams offering a large inheritance), government representatives (in tax scams), and law enforcement (in identity theft), but this tactic also extends to impersonating businesses (Amazon, FedEx, etc.).
- **Credibility** – We often look to family, friends, and even other consumers when it comes to decision-making, and scammers use this to their advantage by impersonating others in order to make a scam seem more credible to its target. A common example is fake product reviews on online shopping sites. In order to move more product, the fraudulent seller will fabricate identities and post glowing reviews to influence a purchase and to bury any accurate (and negative) reviews.

Whether it's online, over the phone, or in person, scammers are always coming up with new ways of influencing their targets. By staying calm in high-stress situations and by giving ourselves a little extra time to think, we're better able to spot recurring scammers, and save ourselves from making costly mistakes.



## An affordable investing alternative

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 retirement, it helps guide you through the entire investment process. Easily access a personalized road map to help you work toward achieving your goals.

**Get started today**

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

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## Helping raise funds for financial literacy

TruMark Financial's eighth annual Kiss-A-Pig Financial Literacy Fundraiser is a component of TruMark Financial's initiative, Building Financial Futures. The event will be held on Wednesday, Oct. 3, 2018, at the Abington Art Center in Jenkintown. To date, TruMark Financial's Kiss-A-Pig financial literacy fundraiser has donated more than \$250,000 to area schools. The fundraiser gathers educators, community and business leaders, and credit union employees to raise funds for local schools in exchange for a smooch with a pot-bellied pig.



**Learn more**

For details and to sponsor your favorite Kiss-A-Pig participant, visit [trumarkonline.org/bff](http://trumarkonline.org/bff)

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### 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

Coming soon

### 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:



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