

## Member Appreciation Sweepstakes



### Thank you for being a TruMark Financial member

Now through Nov. 30, 2018, TruMark Financial is inviting its valued members to enter to win one of 13 great prizes! The credit union thanks you for being a member, and for your continued loyalty over the years. Prizes include holiday cash, Sonos speakers, Michael Kors handbag, a Ring video doorbell, gift cards, and more.

#### Enter to win today

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

\*One entry per person. No purchase or payment of any kind is necessary to enter or win the Sweepstakes. The Sweepstakes is open to all legal residents of the U.S. 18 years of age or older. To enter, all participants are required to provide valid, up-to-date contact information. All entries must be received during the period of Oct. 1, 2018, 12 a.m. ET through Nov. 30, 2018, 11:59 p.m. ET. The complete list of prizes and all additional information about the Sweepstakes can be found in the Official Rules via [trumarkonline.org/MAS](http://trumarkonline.org/MAS). Prize images are intended for illustration only and don't represent the actual prizes awarded to winners. All trademarks shown are property of their respective owners and are not affiliated with TruMark Financial Credit Union.



### Win a \$500 mall gift card

Use your TruMark Financial® Credit Union Visa® debit card for purchases through Nov. 30, 2018, and be automatically entered for a chance to win one of two \$500 King of Prussia mall gift cards.\* 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 Oct. 1 through Nov. 30, 2018, to automatically receive one (1) "TruMark Financial \$500 gift card" entry for every purchase posted, net of returns. Two winners will be randomly selected to win a \$500 King of Prussia mall gift card. Winners will be notified by Dec. 14, 2018. 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.



### Make dream projects a reality

TruMark Financial's new HELoC Select allows you to choose when you want to borrow and how to pay it back. It starts as a line of credit and then allows you to switch all or part of the balance to a fixed rate at any time. Whether you need funds for home improvements, consolidating debt, paying for education expenses, or taking a vacation, you'll enjoy the convenience of choosing a payment option to meet your needs. Additional benefits include:

- Access your money as needed or use it all at once
- Borrow up to 90% of your home's value
- Visa® Equity Access Card for fast access to your funds
- And more

#### Apply today

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

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. You may elect to "lock in" or convert a portion of your variable-rate outstanding balance to a fixed APR over a set term. You may select the term of your lock feature from terms provided to you at the time you exercise this option. Offered rate will be based upon borrower's creditworthiness and term selected. The minimum amount that may be locked in is \$5,000. The minimum term of the lock feature is five years and the maximum term of the lock feature is 20 years. Please call TruMark Financial at 1-877-TRUMARK for further details. NMLS 404938

## 2019 Election Procedures

Dedicated to its members, who are also its owners, TruMark Financial Credit Union is overseen by representatives of its membership.

New officials are elected in accordance with the procedures stipulated in the credit union's bylaws.

Accordingly, any member who meets election bylaw requirements and wishes to submit their name as a candidate to the Nominating Committee, in care of the credit union, must do so in writing by Nov. 2, 2018. The submission must be accompanied by a biography (less than 75 words) and a certificate stating the candidate is agreeable to the nomination and will serve if elected.

Should there be no contest, nominees to the TruMark Financial Credit Union Board of Directors and Supervisory Committee would be elected by acclamation at the credit union's annual meeting on March 28, 2019.

### Election schedule

#### Nov. 2, 2018

Deadline for candidate name submission to the Nominating Committee

#### Feb. 15, 2019

Deadline for filing nominations by official petition with the Secretary of the credit union

#### Feb. 20, 2019

Secretary of the credit union posts all nominees' names in each office

#### Feb. 25, 2019

Ballots mailed, if necessary, to members eligible to vote

#### March 21, 2019

Deadline for ballot submission, if necessary, to the Tellers of the Election

#### March 28, 2019

Annual meeting, 7 p.m.  
TruMark Financial Credit Union  
335 Commerce Dr.  
Fort Washington, PA 19034

## Limited time, special offer

Open a TruMark Financial Rewards Visa credit card by Oct. 31, 2018, get 10,000 bonus points and five additional points on gas purchases.\* Everyday purchases earn one CUREwards® point for every dollar spent. Points can be redeemed for gift cards, cash, merchandise, travel, and more. Plus, enjoy:

- No balance transfer fees
- No cash advance fees
- No annual fees
- Payments via Apple Pay®, Google Pay®, and Samsung Pay®
- Lock/unlock a lost or stolen card via online/mobile banking
- Access your FICO® Score for free
- And more

**Hurry! Apply before this offer ends**

**trumarkonline.org** or call **1-877-TRUMARK**

\*Rates vary depending upon credit score. Maximum APR is 18%. Offer subject to change. All loans subject to approval. Business accounts are not eligible. Open a Rewards Visa credit card by 10/31/18, earn one (1) CUREwards® point for every \$1 spent. Plus, get five (5) bonus points for every \$1 spent on gas purchases when you pay at the pump through 4/30/19 or until amount of gas purchases equal \$1,500. Plus, get 10,000 CUREwards bonus points when you spend \$2,000 in the first 90 days. Points will be awarded no later than 5/15/19. To qualify for five (5) bonus points for every \$1 spent on gas purchases and 10,000 CUREwards bonus points, credit line must be new. Anyone who closed a TruMark Financial Rewards Visa credit card in the past six months does not qualify. Offer subject to change. Business accounts not eligible.



## Keeping it local

Supporting your local community is a positive thing – it builds relationships, it strengthens the local economy, and it makes your neighborhood a happier and healthier place to work and play. Money you spend in your community is recirculated in the local economy instead of being extracted from it. This translates into more local jobs, more opportunities for local business owners and service providers, and more tax dollars that stay in the community. But what if you don't have the extra cash to contribute to your favorite neighborhood businesses? Good news, there are a few creative ways you can boost your local economy without spending a single cent.

- 1. Show your support online** – write a review of your favorite local establishment and/or follow them on social media
- 2. Attend a community event** – your presence can make a difference
- 3. Do your banking at a credit union** – credit unions have community development built into their bottom line
- 4. Find a new purpose for your old stuff** – donate things you no longer use or need
- 5. Share your skills** – sharing your talents can contribute to others' successes, which feeds back into the local economy

**Learn more**

**trumarkonline.org/blog**





**\$395 mortgage application fee waived when you attend\***



### Stay social

Be the first to learn about special offers, updates, and alerts. Connect with TruMark Financial on Facebook, Twitter, and Instagram today.

## Join us for a free home-buying seminar

With less competition from other home-buyers, the fall is the time to buy. Join TruMark Financial to learn the must-know facts about the home-buying process, including:

- Financing options
- Current market conditions
- Application requirements
- Preparing for closing/settlement day
- The mortgage process

Don't miss these free seminars near you:

Saturday, Oct. 13  
9:30 – 11:30 a.m.  
Embassy Suites  
888 Chesterbrook Blvd.  
Wayne, PA 19087

Saturday, Oct. 20  
9:30 – 11:30 a.m.  
Hilton Garden Inn  
3743 West Chester Pike  
Newtown Square, PA 19073

A complimentary brunch will be served. Seating is limited.

### Register today

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

\*Not available for existing or pending TruMark Financial Credit Union mortgages. Special no application fee offer requires attendance at seminar and a purchase mortgage to close within 120 days from the date of application or a mortgage refinancing loan to close within 60 days from the date of application. The current application fee is usually \$395. Loan terms and conditions depend on credit qualification and approval. Offer expires 3/31/19. NMLS 404938

## International Credit Union Day Oct. 18

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities improved by the unique principles and actions of our movement.



Be a part of this year's celebration by using the hashtag #trumarkplatinumlining on Twitter, Facebook, and Instagram to tell us how TruMark Financial has made a difference, and you could be one of five to win \$100 to add to your savings.\*

\*Tell us how TruMark Financial has made a difference using the hashtag #trumarkplatinumlining and @trumarkonline (Facebook and Twitter) or @trumarkfinancial (Instagram) in it for a chance to win \$100 in your savings account. Posts must be made between Oct. 1, 2018, and Oct. 20, 2018, to be eligible. Visit [trumarkonline.org/ICUDAY2018](http://trumarkonline.org/ICUDAY2018) for full details.



## Give savings a boost

Open a TruMark Financial money market account and maximize your earning potential. Funds are federally insured and are flexible with easy access whenever a need arises. Start a solid savings plan and open an account today.

### It's easy to get started

Call **1-877-TRUMARK** or visit a branch near you

## Holiday closings

TruMark Financial will be closed on Sunday, Oct. 7, and Monday, Oct. 8, in observance of Columbus Day, and Sunday, Nov. 11, and Monday, Nov. 12, for Veterans 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.

## Services to meet your business's financial needs

TruMark Financial has the solutions your business needs to move forward. With three great checking account options, TruMark Financial offers your business value and security. Our business checking accounts provide the flexibility you need with 24/7 account access and low-cost services.

TruMark Financial also can help you secure the funds needed to run your business successfully with commercial mortgages, lines of credit, equipment loans, business vehicle loans, and credit cards. Plus, take advantage of TruMark Financial cash management services including: merchant services, wires, and more.

### Open a business account today

Call **1-877-TRUMARK** or visit your local branch

## Stay on top of accounts with alerts and notifications

Monitor your accounts 24/7 by creating customized text and email alerts. Alerts can be based on balances, approvals, transactions, and more. You'll receive them in near-real time.

Get a text or email whenever you pay with your TruMark Financial Visa debit or credit card. Notification options include:

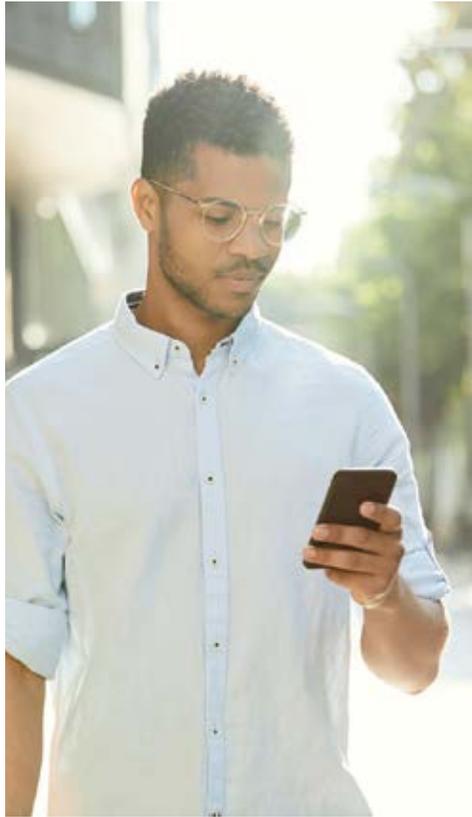
- Reaching a purchase amount threshold
- International purchases
- Purchases made online or over the phone

With account alerts, you'll be notified of activities on your deposit and loan accounts.

- Balance alerts
- Transaction alerts
- Loan due alerts
- Secured message alerts

### Enroll today

Visit [trumarkonline.org/alerts](http://trumarkonline.org/alerts) to learn how to set up alerts and notifications today



## Inattention and procrastination can hurt family wealth



Some estate planning is better than none, but sometimes people address wealth transfer issues inadequately or ineptly when they tackle the task. Here are some classic miscues:

**Waiting too long.** A wealthy individual may postpone estate planning until too late in life, which may present obstacles due to diminished faculties or declining health.

**Poor communication.** Failing to discuss details of an estate plan with a spouse, an

executor, a charity or heirs may lead to assumptions and differences in expectations, potentially setting the stage for more difficult conversations after you pass away.

**Choosing the wrong executor.** Some people lack the interest or temperament to carry out an estate plan. Others face a steep learning curve. Sometimes, an executor is chosen inconsiderate of his or her health – and passes away before the grantor does.

**Failing to update beneficiary choices.** Beneficiary designations on retirement savings accounts and life insurance policies can legally override will bequests. Outdated designations may result in ex-spouses or estranged children receiving life insurance proceeds or retirement plan assets.\*

**How up-to-date is your estate planning?** Investor Services at TruMark Financial is available to assist you.

### Schedule a complimentary, no-obligation consultation today

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

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 by 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.

\*[thebalance.com/why-beneficiary-designations-override-your-will-2388824](http://thebalance.com/why-beneficiary-designations-override-your-will-2388824) The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. This information is not intended to be a substitute for individualized legal advice. Please consult your legal advisor regarding your specific situation.

### 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  
Joseph J. Ciaranca, Director  
Daniel L. Dillard, Director  
David A. Rufibach, Director  
William A. Tollok, Director

### Supervisory Committee

Donna M. Carvin, Chairperson  
James P. DeBow, Vice Chairperson  
Kathleen Wells, Secretary

### 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

**NOW OPEN**

### 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

### Trevoze

1000 Northbrook Drive, Trevoze, 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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