CEO message

2018 was a year of continued success and stellar growth for TruMark Financial Credit Union. The credit union took significant steps to continue establishing itself as a premier financial institution in Southeastern Pa. and the commitment to over 119,000 TruMark Financial members and the community remains constant.

A new branding initiative was introduced aimed at strengthening TruMark Financial's visibility in Southeastern Pennsylvania. A new tagline “Member banking is better banking©” was implemented and television commercials, billboards, digital advertising, and an updated website were launched. Member experience continues to be priority and paramount to the success of TruMark Financial. This was reflected in the credit union’s annual membership satisfaction survey which showed the highest score since 2012.

The credit union raised an outstanding $66,000 in 2018 to benefit local schools – providing them with the tools needed to teach the value of saving, investing, and borrowing wisely. TruMark Financial recognizes investing in the future is essential to the success of the next generation of credit union members.

TruMark Financial ended the year with a new partnership, becoming the official credit union of the Philadelphia 76ers and now offers the only 76ers credit card.

2019 marks the credit union’s 80th anniversary, serving the community and the many members who rely on TruMark Financial for their everyday financial needs. It has and continues to be an honor to serve you. Thank you for your continued membership, and best wishes to you and your family for a successful 2019.

Best regards,

Richard F. Stipa
Chief Executive Officer

Get the only 76ers credit card from the official credit union of the Philadelphia 76ers

Through the first-of-its kind partnership for the 76ers, TruMark Financial and the 76ers have launched a co-branded Philadelphia 76ers Visa® credit card. Cardholders will have access to experiences, giveaways, merchandise, and more. Credit card features include:

- Special introductory rate, competitive rates thereafter*
- No annual fee, cash advance fees, nor balance transfer fees
- Earn one point for every dollar spent – points can be redeemed for cash, merchandise, gift cards, and more
- Payments via Apple Pay®, Google Pay, and Samsung Pay
- And more

Learn more and apply today
Visit trumarkonline.org/76ers

*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 (6) months. Offer subject to change. All loans subject to approval. Business accounts are not eligible. All trademarks shown are property of their respective owners and are not affiliated with TruMark Financial Credit Union.

Win back what you spent, up to $2,000

Use your TruMark Financial Visa debit card for purchases through Jan. 31, 2019, and be automatically entered for a chance to win back what you spent, up to $2,000.* 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

*Use your TruMark Financial Visa debit card for signature-based and/or PIN-based (i.e., credit and/or debit) purchases Dec. 1, 2018, through Jan. 31, 2019, to automatically receive one (1) “TruMark Financial Win Back Holiday Purchases” 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 for official rules and regulations. No purchase necessary.
HELoC Select

Making great financial decisions starts at home

TruMark Financial’s HELoC Select gives you the flexibility 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, giving you a manageable payment. 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:

- Low introductory rate for the first six months, competitive rates thereafter*
- Visa Equity Access Card for fast access to your funds
- Pay off the line early without penalty
- Access part or all of your money when you need it

Apply today
1-877-TRUMARK or online at trumarkonline.org

*Rates vary depending upon amount financed, credit score, lien position, and collateral. 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. Property and/or flood insurance is required. 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 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 (5) 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

Congratulations winners

To show appreciation for your membership, all TruMark Financial members had the chance to enter to win one of 13 great prizes Oct. 1 through Nov. 30, 2018. Prizes awarded included Sonos® speakers, a Michael Kors® handbag, a Ring video doorbell, gift cards, and more. For a full list of winners, visit trumarkonline.org/winners.
Here to help your business move forward

At TruMark Financial, we care about the success of your business. Whether you’re just starting out or continuing to grow, TruMark Financial’s comprehensive products and services are designed to simplify your life, streamline your business practices, and give you peace of mind. Owning a business means wearing many hats and juggling multiple tasks every day. With the credit union’s assistance, you can focus on your business and keep moving ahead with confidence. Products include:

• Commercial mortgages
• Lines of credit
• Credit cards
• Financial benefits for your employees

Get started today
1-877-TRUMARK or online at trumarkonline.org

All loans subject to approval.

Carry less and enjoy more security

Using your TruMark Financial debit or credit card with Apple Pay®, Google Pay, or Samsung Pay® is easy and secure. When you add your TruMark Financial debit or credit card to your contactless payment account it assigns a unique Device Account Number instead of your actual card number. That number, along with a dynamic security code, is used to process your payment, so card details are never shared. Plus, enjoy added peace of mind with the other security features that come standard with your Visa debit and credit card.

Setup is a snap

Visit trumarkonline.org/mobilewallet for instructions for Apple, Google, and Samsung Pay today

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TruMark Financial has teamed up with TurboTax to save you up to $15 on TurboTax federal products. Plus, have a chance to win $25,000 when you file your taxes by Feb. 14, 2019. TurboTax translates taxes into simple questions about your life, so you don’t need tax knowledge or an appointment to get your taxes done right.

• Get your maximum refund
• Be sure nothing gets missed
• Connect with an expert

Use TurboTax today

Visit trumarkonline.org/turbotax to get started

TurboTax $25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating financial institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for $25,000. Retail value, $25,000. 12 First Prizes: A check for $1,000. Retail value, $1,000 each. Maximum retail value of all prizes is $37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period.

SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129."Visit http://turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. TurboTax Online pricing is based on your tax situation and varies by product. 50 federal (for simple tax returns) only available with TurboTax Free Edition; offer may change or end at any time without notice. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties’ trademarks or service marks are the property of their respective owners.

Enter for a chance to have your tax refund doubled

As you file your taxes, be sure to have your refund deposited directly into your TruMark Financial account for a chance to have it doubled, up to $5,000.* When you file, select “checking” or “savings” and enter the credit union’s ABA transit/routing number (236084243) and your account number into the refund section of forms 1040, 1040A, or 1040EZ.

Enter to win

Have your tax refund deposited into your TruMark Financial account and you could be the lucky winner

*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 into 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 trumarkonline.org/doubleyourefund for details.
Financial lessons from football
When the game isn’t going your way

Review your game plan
You haven’t saved enough for retirement... or for college. Your credit card debt is spiraling. You’ve been blindsided by unexpected expenses. When your finances hit a rough patch, call a time out and review your game plan. Rethink your strategy to account for changes in your personal life, the economy, or market conditions.

Focus on fundamentals
Big plays are important, but so is steady execution. Even seasoned players need to focus on game fundamentals. One important financial fundamental is your budget. Once you know exactly how much money is coming in and how much is going out, you can identify what plays to call to get your finances back in shape.

Make adjustments
Football teams make adjustments throughout the game. As you begin to make forward progress, keep the momentum going by regularly reviewing and fine-tuning your own game plan to balance competing priorities. Soon you’ll be better prepared to tackle the challenges that stand between you and your financial goals.

“It’s not whether you get knocked down, it’s whether you get up.”
– Vince Lombardi

Schedule a complimentary financial review today
1-877-TRUMARK or online at trumarkonline.org

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TruMark Financial member Beth P. won a spot at the CU Magic Minute Sweepstakes in November 2018. Beth enjoyed a trip to Chicago and a 60-second shopping spree on Nov. 29, all because she used her TruMark Financial debit card for signature-based purchases. Congratulations again, Beth!

Holiday closures
TruMark Financial will be closed on Sunday, Jan. 20, and Monday, Jan. 21, 2019, in observance of Martin Luther King Jr. 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.