Don’t miss the chance to go to Chicago with the 76ers

Get the only Philadelphia 76ers credit card from TruMark Financial – the official credit union of the 76ers. Open a TruMark Financial 76ers credit card by March 13, 2019, and receive a 76ers deluxe rolling cooler bag. Plus, be automatically entered for a chance to win a trip to see the Philadelphia 76ers play in Chicago on April 6. Credit card features include:

- 0.76% APR** for the first six months
- Rates after the introductory period starting as low as 11.24% APR**
- No annual fee, cash advance fees, nor balance transfer fees
- Earn one point for every dollar spent – points can be redeemed for cash, gift cards, and more
- Payments via Apple Pay®, Google Pay, and Samsung Pay®
- And more

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

*New TruMark Financial Philadelphia 76ers credit card applications approved Feb. 1, 2019, through March 13, 2019, will automatically receive a TruMark Financial 76ers deluxe rolling cooler bag. Cooler will be shipped within 14 days of credit card approval to the address listed on the credit card application. One cooler per account. Approved TruMark Financial Philadelphia 76ers credit card applications also will be automatically entered for a chance to win a trip to Chicago including round-trip airfare from Philadelphia for two people, tickets to the Philadelphia 76ers versus Chicago game April 6, 2019, and two nights hotel accommodations. For official rules, visit trumarkonline.org/76ers. **APR = Annual Percentage Rate. Rates vary depending upon credit score. Minimum APR is 11.24%, 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 (6) months. Offer subject to change. All loans subject to approval. Business accounts are not eligible.

Estimate your rebate

<table>
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<tr>
<th>Home Price</th>
<th>Member Rebate*</th>
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<tbody>
<tr>
<td>$100,000</td>
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TruMark Financial partners with HomeAdvantage to provide members with the information needed to make the best decision when buying or selling a home. Easily access all the tips, tools, and listings needed, and save hundreds to thousands of dollars along the way. Using HomeAdvantage:

- Search and compare the same property listings used by real estate agents
- Connect with an experienced real estate agent from a pre-approved network of agents, and qualify for Cash Rewards on the purchase/sale price when you use that agent
- Determine the value of your home
- Research neighborhood demographics, crime rates, and schools

Start your search today
Visit trumarkonline.org/mortgages

*Cash Rewards are awarded through the HomeAdvantage program to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please consult with your lender for details that may affect you.

Win a $500 Amazon gift card to design your smart home

*Have your 2018 federal tax refund deposited directly into your TruMark Financial account by May 31, 2019, to be entered to receive one (1) “TruMark Financial Win a Smart Home” 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.

Enter for a chance to have your tax refund doubled

When 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.* Simply 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.

No purchase necessary. For official rules, visit trumarkonline.org/win.

*Use your TruMark Financial Visa debit card for signature based or PIN-based (i.e., credit and/or debit) purchases Feb. 1 through March 31, 2019, to be entered to receive one (1) “TruMark Financial Win a Smart Home” 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.
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

Open a HELOC Select by March 31, 2019, be entered to win one of two $500 Visa gift cards**

Apply today

**Open a TruMark Financial HELOC Select by March 31, 2019, be entered for a chance to win one of two $500 Visa gift cards.**

Annual meeting notice

TruMark Financial received no official petitions for its 2019 elections. As a result, the following nominated individuals will be elected by acclamation at this year's annual meeting:

**Board of Directors**

Three-year term: Hugh T. Bray, Wayne J. Goodwin, Joseph J. Ciaranca

Supervisory Committee

Three-year term: James P. DeBow

Join us Thursday, March 28, 2019, at 7 p.m. for TruMark Financial's annual meeting at the credit union's headquarters: 335 Commerce Dr., Fort Washington, PA 19034.

Save more with TruMark Financial

Savings for the future just got easier with the ability to open and fund a new certificate of deposit or money market account from an existing TruMark Financial account. The "Add a Share" feature is located under the Member Services option within online banking. Log in and start saving more today.

Personalize your card with a memorable moment

Use a favorite photo of loved ones, pets, vacation, or a memorable moment to personalize a TruMark Financial debit or credit card. Or choose from a wide selection of images in TruMark Financial's online gallery including Philadelphia 76ers and La Salle University designs.

Get started

Visit trumarkonline.org/cmc

Annual Percentage Rate (APR) accurate as of 2/8/19, 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 (4.49% APR) is subject to change without notice, and is adjusted on a monthly basis. As of 12/19/18 the Prime Rate was 5.50%. All loans/lines of credit are subject to approval and 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 years and the maximum term of the lock feature is 20 years. Please call TruMark Financial at 1-877-TRUMARK for further details. **Open a TruMark Financial HELOC Select by March 31, 2019, be entered for a chance to win one of two $500 Visa gift cards. Visit trumarkonline.org/heloc for full details and official rules. NMLS 404938

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