Win $1,000 towards your summer vacation

Planning a family getaway at the beach, a theme park adventure, or a relaxing tropical weekend with friends? Let TruMark Financial help take you there. Use your TruMark Financial Visa® debit card for purchases April 1, through May 31, 2019, be automatically entered for a chance to win $1,000 towards summer plans. Each purchase equals one entry. The more you use your card, the more chances you have to win!*

Learn more
Visit trumarkonline.org/win

Upgrade your home for less

Start summer projects and save using a HELoC Select from TruMark Financial® Credit Union. It starts as a line of credit and then allows you to switch all or part of your balance to a fixed rate at any time. Additional benefits include:

• Visa Equity Access Card for fast access to your funds
• No inactivity fee or annual fee
• And more

Apply today, save today
1-877-TRUMARK | trumarkonline.org

Get the perfect car for your next road trip

Research, find, and buy the perfect car with TruMark Financial’s Car Buying Service powered by TrueCar® and low auto loan rates. Plus, enjoy no payments for two months!* Additional benefits include:

• Low-cost GAP insurance – only $395
• Up to 130% financing on new and used vehicles
• Financing for boats, motorcycles, and RVs also available

Learn more
Visit trumarkonline.org/auto

*Annual Percentage Rate (APR) accurate as of 3/8/19, 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 is 4.49% (prime rate minus 0.76% minus an additional 0.25% for automatic payment from checking account), 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. Rates reflect 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 12/19/18 the Prime Rate was 5.50%. 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 (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
Enter to win a Polaroid camera for your young saver

April is National Credit Union Youth Month. This year’s theme is “The future is yours...Picture it! Save for it! Share it!”. TruMark Financial encourages young members to start saving so they can enjoy the future they have been picturing.

Members age 14 and younger who open their first-ever TruMark Financial account or make a deposit to their existing account April 1, through April 30, 2019, will be automatically entered for a chance to win 1 of 10 Fujifilm Instax Mini 9 Instant Camera and film packs.*

Get started today
Visit trumarkonline.org/youth for details

*Limited-time offer. Business accounts not eligible. Other restrictions may apply. Offer subject to change. No purchase necessary.

Make home buying and selling easy

Spring is the perfect time to buy and sell a home. With TruMark Financial’s HomeAdvantage program, search for properties, find an agent, research neighborhoods, get cash back at closing, and more.* Plus, TruMark Financial offers mortgage options and benefits to meet members’ needs, such as:

• Fixed-rate mortgages
• Adjustable rate mortgages (ARMs)
• Home Sweet Loan – a mortgage specifically designed for first-time buyers
• Free quotes on title insurance

Get started 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. All loans subject to approval. NMLS 404938

Last chance to double your tax refund

The tax filing deadline is here! Be sure to have your refund deposited directly into your TruMark Financial account for a chance to have it doubled, up to $5,000.**

Enter to win
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.

*Have your 2018 federal tax refund deposited directly into your TruMark Financial account by May 31, 2019, for a chance to have that deposit doubled by TruMark Financial. TruMark Financial will match your deposit up to a maximum of $5,000 if you are the selected winner. TruMark Financial members age 18 and older are eligible. Business accounts are not eligible. Cannot be combined with other offers. 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 to TruMark Financial is eligible. Visit www.trumarkonline.org/doubleyourrefund for details.

Insurance the credit union way

Insurance protection is part of a solid financial plan. 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. TruMark Financial offers insurance products and programs for life, car, accidental death and dismemberment, home, and more. And they’re only available to TruMark Financial members like you.

Learn more and get a free quote
Visit trumarkonline.org/insurance

*Have your 2018 federal tax refund deposited directly into your TruMark Financial account by May 31, 2019, for a chance to have that deposit doubled by TruMark Financial. TruMark Financial will match your deposit up to a maximum of $5,000 if you are the selected winner. TruMark Financial members age 18 and older are eligible. Business accounts are not eligible. Other restrictions may apply. Offer subject to change. No purchase necessary.
Choosing the right card for you

Whether you’re paying for everyday expenses, making large purchases, or transferring balances to consolidate high-interest debt, TruMark Financial has the credit card to meet your needs.

<table>
<thead>
<tr>
<th></th>
<th>Rewards Visa</th>
<th>76ers Visa</th>
<th>Cash Back Signature Visa</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Introductory APR</strong></td>
<td>1.99% APR for first 7 months</td>
<td>0.76% APR for first 6 months</td>
<td>1.99% APR for first 7 months</td>
</tr>
<tr>
<td><strong>Variable APR As Low As</strong></td>
<td>11.24% APR</td>
<td>11.24% APR</td>
<td>13.24% APR</td>
</tr>
<tr>
<td><strong>Ears Rewards</strong></td>
<td>Yes! One point for every $1 spent</td>
<td>Yes! One point for every $1 spent</td>
<td>Yes! Up to 1.35% cash back on purchases</td>
</tr>
<tr>
<td><strong>Annual Fee</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Balance Transfer Fee</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Cash Advance Fee</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

**Plus!** TruMark Financial’s Smart Start Visa is perfect for students who are building credit. Enjoy the same rates as TruMark Financial’s Rewards Visa as well as on time payment awards, late payment forgiveness, and automatic line increases.**

Apply today
Visit trumarkonline.org/creditcards

*Annual Percentage Rate (APR) and credit card approval depend on creditworthiness and other qualifications. Rates, terms, and conditions are subject to change without notice. Introductory rate not applicable to current TruMark Financial credit cardholders or those who have closed a TruMark Financial credit card in the past six (6) months. Business accounts are not eligible. Visit trumarkonline.org/creditcards for more details. **Visit trumarkonline.org/smartstart for details.

Checking options to meet your needs

TruMark Financial offers checking accounts compatible with the way you bank, saving you money and time to do the things that matter most. All TruMark Financial checking accounts feature:

- Visa debit card with rewards
- 0.25% APR loan rate discount*
- Free online banking and e-Statements
- Mobile app with mobile deposit
- Customize your debit card with a picture for free

Open an account today
Visit trumarkonline.org/checking

*Annual Percentage Rate (APR) requires loan payment via automatic funds transfer from a TruMark Financial checking account. Checking account must remain open for duration of loan to receive discount.

Fast, convenient checkout

Don’t fumble with cash or cards in the grocery store line, just pay with your smartphone. Load your TruMark Financial credit and debit cards into Apple Pay®, Google Pay, or Samsung Pay® mobile wallets, and the next time you find yourself reaching for your wallet, just use your mobile device. Make purchases on your smartphone, tablet, or smartwatch in stores, in apps, or online.

Load your card today
Visit trumarkonline.org/mobilewallet

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Withdrawals taken prior to age 59½ may be subject to a 10% federal income tax penalty.)

You are eligible to enroll in Medicare. Medicare Part A hospital insurance benefits are automatic for those eligible for Social Security. Part B medical insurance benefits are voluntary and have a monthly premium. To obtain coverage at the earliest possible date, you should generally enroll about two to three months before turning 65.

You must start taking minimum distributions from most tax-deferred retirement plans or face a 50% penalty on the amount that should have been withdrawn. Annual required minimum distributions are calculated according to life expectancies determined by the federal government.

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

Source: 1) U.S. Department of Health and Human Services

The information in this newsletter is not intended as tax, legal, investment, or retirement advice, or recommendations, and it may not be relied on for the purpose of avoiding any federal tax penalties. You are encouraged to seek advice from an independent professional advisor. The content is derived from sources believed to be accurate. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. This material was written and prepared by Broadridge Advisor Solutions. © 2019 Broadridge Investor Communication Solutions, Inc. 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. TruMark Financial Credit Union and TruMark Financial Investor Services are not registered broker/dealers and are not affiliated with LPL Financial. The LPL Financial Registered Representatives associated with this site may only discuss and/or transact securities business with residents of the following states: DE, NJ, NY, and PA.

Holiday closing
TruMark Financial will be closed Sunday, April 21, 2019, in observance of Easter.
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.