Credit card offering value, savings, and rewards

TruMark Financial’s Rewards Visa credit card offers a low rate, plus:
- No balance transfer fees, cash advance fees, nor annual fees
- Ability to add card to Apple Pay®, Samsung Pay®, and Google Pay
- Lock/unlock lost or stolen card online
- Earn one CURewards® point per dollar spent
- And more

Apply today
Call 1-877-TRUMARK or 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 TruMark Financial’s Visa Signature credit card, current TruMark Financial credit cardholders, or those who have closed a TruMark Financial’s Visa® debit card in the past six months. All trademarks are property of their respective owners. Visit trumarkonline.org/creditcards for more details.

Don’t miss the chance to win $1,000

Use your TruMark Financial Visa® debit card for purchases 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

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

Save time and money with a low cost line of credit

The equity in your home can be used to borrow funds easily and affordably. TruMark Financial’s HELoC Select is the smart way to make home improvements, consolidate debt, pay for education expenses, take a vacation, and more. Other advantages include:
- No inactivity fee or annual fee
- Funds replenish as payments are made – no need to reapply
- Visa Equity Access Card for easy access to your funds
- Tax-deductible interest (consult your tax advisor)

Learn more and apply today
Visit trumarkonline.org/heloc

*Annual Percentage Rate (APR) accurate as of 4/8/19, 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 10%. 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 4.50%. 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. Please call TruMark Financial at 1-877-TRUMARK for further details. NMLS 404938

Visa® prepaid cards – perfect for vacation

Order personalized, reloadable Visa prepaid cards before your next trip. A Visa prepaid card works just like a debit card and can be used worldwide wherever Visa is accepted. You choose the amount you want to load onto your card*, so you control the amount spent.

Get your card today
Visit trumarkonline.org

*Minimum load amount is $100; maximum load amount is $2,500. No limit to how many times you reload your card when purchased online.
Make home ownership a reality
With TruMark Financial’s competitive mortgage rates and a variety of mortgage options, buying or refinancing a home has never been easier. There is a TruMark Financial mortgage to suit almost any need or budget, plus:

- Low application fees and closing costs
- Maximum financing up to 95% for first-time buyers
- The ability to lock in a rate for 60 days
- Pre-qualification so you know how much home you can afford before you start house hunting
- Zero to three point options available to reduce interest rate and monthly payment

Ensure you’re safe when using P2P
If you’re like more than half of Americans these days, you’re likely using a peer-to-peer payment platform such as Venmo or Zelle to send someone cash with the tap of an app. Easy right? Be on guard. Scammers are always looking to find a way into your wallet/account and technology is an easy way to get there. Protect yourself from P2P scams with these steps:

1. Never use a P2P service to send money to someone you don’t know
2. Don’t use a P2P service to pay for items purchased online on a bidding or sales website
3. Use two-factor identification
4. Ask to be notified about every transaction
5. Triple-check your recipient’s information before sending, there may be multiple people with a similar name
6. Once you send the funds, there is no recourse to get the funds back

Learn more
Visit trumarkonline.org/blog to read the full story

Annual meeting election results
Congratulations to the members of the Board of Directors and Supervisory Committee who were elected by acclamation at the annual meeting on March 28, 2019.

Board of Directors
Nominated for a three-year term:
- Hugh T. Bray
- Wayne J. Goodwin
- Joseph J. Ciaranca

Supervisory Committee
Nominated for a three-year term:
- James P. DeBow
Nominated for a one-year term:
- Kathleen Wells

Holiday closures
TruMark Financial will be closed Sunday, May 26, and Monday, May 27, 2019, in observance of Memorial 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.

Let’s connect
Have a question? TruMark Financial can help. Contact us via:

- Social media
- Live chat via trumarkonline.org
- Phone (1-877-TRUMARK)