Open a checking account, get up to $150*

Free yourself from zombie banking
Other banks count on you just shuffling along. Numb to the extra fees, restrictions, and red tape. At TruMark Financial, you’re a member. When you’re part of something good, you feel cared for and alive. Now through Oct. 31, 2019, open your first-ever TruMark Financial checking account, and get up to $150*. Enjoy:

- 24/7 account access
- Discounts on loan rates
- Rewards on every day purchases
- And more

TruMark Financial – your cure for zombie banking
Visit trumark.com, a branch near you, or call 1-877-TRUMARK

Member Appreciation Sweepstakes
Thank you for being a TruMark Financial member
Now through Nov. 30, 2019, 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 a Michael Kors® leather suitcase, Heart Rate smartwatch, convertible duffle bag, sunglasses, and more.

Enter to win today
Visit trumarkonline.org/MAS

*Offer valid 9/1/19, through 10/31/19. New checking account cash bonus is available to new personal checking accountholders who do not have an existing or prior personal checking account with TruMark Financial and complete the required qualifying criteria. $150 bonus offer available to eligible new personal checking accountholders who open a TruMark Financial Basic, Plus, or Premium Checking account with cumulative direct deposit funds of $500 or more per month into the new checking account within 60 days of account opening. $100 bonus offer available to eligible new personal checking accountholders who open a Smart Start Checking account with cumulative direct deposit funds of $300 or more per month in the new checking account within 60 days of account opening. Qualifying direct deposits include your paycheck, pension, government benefits (such as Social Security), or other eligible regular monthly income from your employer or the government electronically deposited into your checking account. Person-to-person and bank transfers between your TruMark Financial accounts or accounts you have at other financial institutions or brokerages do not qualify. $150/$100 bonus payment: Direct deposit must be established and the new checking account needs to be open, remain in eligible account type, and in good standing at time of bonus payment which will be deposited to qualifying member’s checking account by 1/31/20. Offer ends 10/31/19 and is subject to change without notice. Limited time offer. Cannot be combined with other offers. Business accounts are not eligible. Current Annual Percentage Yield (APY) on Plus Checking account is 0.10%. Current APY on Premium and Smart Start Checking accounts is 0.15%. APY is subject to change. Fees may reduce earnings. Plus and Premium Checking account interest is paid only for the days of the month the minimum daily balance requirement is met. Smart Start Checking account interest is compounded daily on account balances and paid monthly. Account subject to membership eligibility (anyone who lives, works, worships, volunteers, or attends school in the Southeastern PA counties of Bucks, Chester, Delaware, Montgomery, or Philadelphia, or has a relative who is an existing TruMark Financial member).

International Credit Union Day
Join TruMark Financial in celebrating International Credit Union Day Thursday, Oct. 17, 2019. ICU Day celebrates the positive impact credit unions have on their local communities across the globe. Stop into your local branch for refreshments and giveaways as we honor the industry and members making a difference.
2020 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, must do so in writing by Nov. 1, 2019. 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 26, 2020.

Election schedule

Nov. 1, 2019
Deadline for candidate name submission to the Nominating Committee

Feb. 14, 2020
Deadline for filing nominations by official petition with the Secretary of the credit union

Feb. 19, 2020
Secretary of the credit union posts all nominees’ names in each office

Feb. 24, 2020
Ballots mailed, if necessary, to members eligible to vote

March 19, 2020
Deadline for ballot submission, if necessary, to the Tellers of the Election

March 26, 2020
Annual meeting, 7 p.m.
TruMark Financial Credit Union
335 Commerce Dr.
Fort Washington, PA 19034

It’s time to make your next project possible

Whatever the project – a kitchen worth cooking and entertaining in, a college fund, a security net, or a debt consolidation option, let a HELOC Select from TruMark Financial help make it happen. Use the funds for one big expense or over time as needs arise. A HELOC Select 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. Additional benefits include:

- No annual or inactivity fees
- Borrow up to 90% of your home’s value
- Visa® Equity Access Card for fast access to funds
- Write checks directly from your line of credit
- Interest may be tax deductible (consult your tax advisor)

Apply today

Visit trumarkonline.org/heloc, a branch near you, or call 1-877-TRUMARK

Rates as low as

7.74% APR*

Making spending simple and affordable

Don’t settle for a credit card with high interest and excessive fees. TruMark Financial’s Classic Visa credit card is designed to save you money and make paying off purchases easier. Plus, enjoy:

- No annual fee, balance transfer fees, nor cash advance fees
- Lock/unlock a lost or stolen card in seconds
- Purchase alerts and fraud protection
- Ability to customize your card with a picture for free

Apply today

Visit trumarkonline.org/classic, a branch near you, or call 1-877-TRUMARK

*Annual Percentage Rate (APR) is a variable rate. Credit card approval depends on creditworthiness and other qualifications. Minimum APR is 7.74%, maximum APR is 17.99%. Rates, terms, and conditions are subject to change without notice. All loans are subject to approval. Business accounts are not eligible.
**Win back what you spend up to $2,000**

Use your TruMark Financial Visa debit card for purchases Oct. 1, through Nov. 30, 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!

**Enter to win today**
Visit trumarkonline.org/win

*Offer only good to TruMark Financial members in good standing. Limited-time offer. Offer good 9/1/19 through 11/30/19. A qualified new member account relationship is either a single or joint ownership of a TruMark Financial S1/Share Savings account required as par value for membership in the credit union for a person/persons who has/have never been a member of TruMark Financial. The potential new member may be a family member of an existing member; or must live, work, worship, volunteer, or attend school in Bucks, Chester, Delaware, Montgomery, or Philadelphia county. New and referring members age 18 or older must have a checking account, TruMark Financial debit card, and perform ten (10) debit card transactions that post by 12/31/19. CURewards® points will be rewarded to primary member accountholder’s debit card by 1/31/20. Business accounts are not eligible. Per membership eligibility, you must maintain $5 in a savings account to utilize the credit union’s services. Current savings Annual Percentage Yield is 0.20% and is subject to change. All trademarks are property of their respective owners and are not affiliated with TruMark Financial Credit Union. Note to prospective members: The referrer may be eligible for prizes by referring you to the credit union.

**Holiday closings**

**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.

**Your team, your credit union**
Start the season right by carrying the official 76ers Visa credit card. Open a TruMark Financial 76ers credit card by Nov. 30, 2019, and receive a 76ers branded hat and blanket. Plus, be automatically entered for a chance to participate in a 76ers Experience.** 25 lucky winners and their guest will enjoy:

- A guided tour of the 76ers Training Complex
- 3-point shoot-out competition
- Appearance by the 76ers Dunk Squad
- 76ers player appearance
- Fun prizes
- And more

**Get your 76ers credit card today**
Visit trumarkonline.org/76ers

*Use your TruMark Financial Visa debit card for signature-based and/or PIN-based (i.e., credit and/or debit) purchases Oct. 1, 2019, through Nov. 30, 2019, to automatically receive one (1)“TruMark Financial Win Back What You Spend” 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.

**Introductory rate**
0.76% APR* for six months

**Rates as low as**
10.74% APR* thereafter

*APR = Annual Percentage Rate. Rates vary depending upon credit score. Minimum APR is 10.74%, maximum APR is 18%. Introductory rate will be in effect for six (6) billing cycles from credit line open date. This introductory rate not applicable to other TruMark Financial credit cards, 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. **New TruMark Financial Philadelphia 76ers credit card applications approved Oct. 1, through Nov. 30, 2019, will receive a TruMark Financial 76ers hat and blanket. Items will be shipped by Dec. 14, 2019, to the address listed on the credit card application. One blanket and hat per account. Approved TruMark Financial Philadelphia 76ers credit card applications also will be automatically entered for a chance to participate in the 76ers Training Complex Experience. 25 lucky winners will be randomly selected by Dec. 16, 2019. Date and appearances are at the discretion of the Philadelphia 76ers and are subject to change. No purchase necessary. Incentives offered on 76ers Rewards Visa, La Salle Rewards Visa, Smart Start Rewards Visa, Rewards Visa, and other TruMark Financial credit cards cannot be combined. For official rules, visit trumarkonline.org/76ers.

**If you’re happy and you know it… tell your friends!**
Refer family and friends to TruMark Financial by Nov. 30, 2019, and you’ll both be eligible for a $50 gift card (via 7,700 CURewards® points).*

Plus, get 1,000 CURewards points for each additional member you refer. There is no limit to the amount of points you can earn!

Visit trumarkonline.org/RAM for full details and form

*Offer only good to TruMark Financial members in good standing. Limited-time offer. Offer good 9/1/19 through 11/30/19. A qualified new member account relationship is either a single or joint ownership of a TruMark Financial S1/Share Savings account required as par value for membership in the credit union for a person/persons who has/have never been a member of TruMark Financial. The potential new member may be a family member of an existing member; or must live, work, worship, volunteer, or attend school in Bucks, Chester, Delaware, Montgomery, or Philadelphia county. New and referring members age 18 or older must have a checking account, TruMark Financial debit card, and perform ten (10) debit card transactions that post by 12/31/19. CURewards® points will be rewarded to primary member accountholder’s debit card by 1/31/20. Business accounts are not eligible. Per membership eligibility, you must maintain $5 in a savings account to utilize the credit union’s services. Current savings Annual Percentage Yield is 0.20% and is subject to change. All trademarks are property of their respective owners and are not affiliated with TruMark Financial Credit Union. Note to prospective members: The referrer may be eligible for prizes by referring you to the credit union.

**And more**

- Appearance by the 76ers Dunk Squad
- 3-point shoot-out competition
- A guided tour of the 76ers Training Complex
- Fun prizes
- And more

**Fun prizes**

- $50 for you*
- $50 for you*
- $50 for you*
Congratulations to all the winners so far in 2019 – you could be next! For a full list of winners, visit trumarkonline.org/winners.

Stability comes from within
One of the most important choices you can make today is deciding whom to trust with your financial future. Investor Services at TruMark Financial offers personalized financial strategies based on your unique situation, current and future plans, and goals. Focus includes:

- Financial planning
- Retirement planning
  - Retirement plan distribution options
  - Retirement income planning
- Wealth transfer and legacy planning
- Education planning
- Account/portfolio reviews
- Trust planning and services*
- Investment advisory accounts

Schedule a complimentary, no-obligation consultation today
Visit trumarkonline.org/invest or call 1-877-TRUMARK

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