**Dividend**

**DECEMBER 2019**

**Member banking is better banking**

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**Happy Holidays**

Season’s greetings from all of us at TruMark Financial. We wish you and your family a happy, healthy, and prosperous new year.

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**Save time this holiday season**

With TruMark Financial’s mobile app enjoy fast, convenient account access anytime, anywhere. Features include the ability to:

- Deposit checks
- Check balances and transfer funds
- Pay bills and make loan payments
- Set account alerts to notify you of low balances, account transactions, and more
- Lock/unlock debit or credit card in seconds

Save additional time and make shopping easier online and in-store by adding your TruMark Financial debit or credit card to Apple Pay®, Samsung Pay, or Google Pay® for fast, easy checkout.

**Download the app today**

Search TruMark Financial in the app store

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**Candy sale supporting credit unions**

TruMark Financial branches are selling candy bars for $2 in support of the Credit Union Political Action Committee (CUPAC). All proceeds help the committee in their efforts to elect pro-credit union congressional representatives, who advocate strongly for credit unions in Washington, DC.

**Purchase a candy bar today**

Visit your local branch

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**Auto loan rates as low as 3.24% APR**

**Afford more bells and whistles with a low-rate auto loan**

Surprise a loved one, upgrade your current vehicle, or make sure family is safe with a new car this holiday season. TruMark Financial auto loans offer two months payment-free**, a great low rate, plus:

- Up to 130% financing – borrow the full purchase price, including tax, title, and tag, or pay off your trade-in
- Free auto loan pre-approvals
- Low cost GAP insurance available – pay only $395

**Apply today**

Visit trumarkonline.org/auto or call 1-877-TRUMARK

*Annual Percentage Rate (APR) is accurate as of 11/11/19 and subject to change. For a 59-month new vehicle loan and depending on applicant’s creditworthiness, the APR may be as low as 3.24% or as high as 8.79%. Rate reflects a 0.25% discount for loan payment via automatic funds transfer from a TruMark Financial checking account. Otherwise, APR is 0.25% higher. Other rates and terms may be available. **Two months equals 60 days. Qualifying members may select to defer their first payment up to 60 days from the loan funding date. During the deferral period, interest will accrue and may extend the original term of the loan. Payments can be made during the two month deferral period. Two month deferral offer does not apply to refinancing auto loans currently with TruMark Financial or indirect lending relationships.

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**Rates as low as 7.49% APR**

**Finally! A credit card that won’t scare the life out of you!**

Zombie credit cards try to grab you with a super-low rate or special rewards, but before long, you’re paying a ton in interest and fees. Thankfully, with TruMark Financial you can fight back with a card that is right for you. Whether you are looking to build credit, keep it simple with the lowest rate in the area, or earn rewards on every purchase made, know that TruMark Financial has the best card for you. All TruMark Financial credit cards feature:

- No annual fee
- No balance transfer fees
- No cash advance fees
- A low rate, rewards, or cash back
- Ability to add card to mobile wallet
- And no zombies

**Apply today**

Visit trumarkonline.org, 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 7.49%, 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. Rate comparison performed on 11/11/19.

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**Purchase a candy bar today**

Visit your local branch
Get your home ready for the holidays and the new year

Go into the holidays and the new year with the funds needed for a large purchase, home renovations, consolidating debt, or taking a vacation. TruMark Financial's HELOC Select offers a low rate and 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. Enjoy convenient payment options to meet your needs, plus:

- Loan amounts from $5,000 to $500,000
- No annual or inactivity fees
- Borrow up to 90% of your home's value
- Pay off the line early without penalty
- Visa Equity Access Card for fast access to your funds

Apply today

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

*Open a TruMark Financial HELOC Select by 1/15/20, and spend at least $1,000 by 2/29/20, be entered to win $1,000 back. All loans subject to approval. Business accounts are not eligible. Incentives offered on 76ers Rewards Visa, receive TruMark Financial headphones. Headphones will be shipped within 14 days of credit card approval to the address on file. Rates vary depending upon amount financed, credit score, lien position, and collateral. Minimum APR is 3.99% (prime rate minus 0.51% 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 10/30/19 the Prime Rate was 4.75%. All loans/lines of credit are subject to approval and collateral evaluation. $100 processing 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 six (6) month period. You may take 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 maximum 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. NMLS 404938

Win a trip to San Antonio to see the Philadelphia 76ers

Show your 76ers pride each time you make a purchase with the only Philadelphia 76ers credit card provided by TruMark Financial. Open a TruMark Financial 76ers Rewards Visa credit card by Jan. 31, 2020, and receive TruMark Financial headphones. Plus, be automatically entered to win a VIP trip to the 76ers game in San Antonio on April 10, 2020. Credit card features include:

- 0.76% APR** for the first six months
- Rates after the introductory period starting as low as 10.49 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

Apply today

Visit trumarkonline.org/76ers, a branch near you, or call 1-877-TRUMARK

*New TruMark Financial Philadelphia 76ers credit card applications approved 12/1/19 through 1/31/20, will automatically receive TruMark Financial headphones. Headphones will be shipped within 14 days of credit card approval to the address listed on the credit card application. One headphone per account will be approved. Approved TruMark Financial Philadelphia 76ers credit card applications also will be automatically entered to win a VIP trip to the 76ers game in San Antonio, Texas on 4/10/20, including round-trip airfare from Philadelphia for two people, tickets to the Philadelphia 76ers game on 4/10/20 and two night’s hotel accommodations. For official rules, visit trumarkonline.org/76ers/APR - Annual Percentage Rate. Rates are variable and depend upon credit score. Minimum APR is 10.49%, maximum APR is 18%. Introductory rate will be in effect for six (6) billing cycles from credit line open date. This Introductory rate is not applicable to other TruMark Financial credit cards, credit card cash advances, 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. 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.

Holiday closings

TruMark Financial will close at noon on Tuesday, Dec. 24, and will be closed Wednesday, Dec. 25, 2019, in observance of Christmas. TruMark Financial will close Wednesday, Jan. 1, 2020, in observance of New Year's 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.