Win back what you spend, up to $2,000*

Use your TruMark Financial Visa® debit card for purchases 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!

Learn more
Visit trumarkonline.org/win

*Use your TruMark Financial Visa debit card for signature-based and/or PIN-based d,e, credit and/or debit purchases Oct. 1, 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.

New online loan application coming soon
TruMark Financial will be launching a new online loan application in December. Users will enjoy:

- The ability to import online banking information over to the loan application for a faster application process
- Upload requested documents quickly and easily
- More concise screens – less hassle
- The ability to apply on your desktop, tablet, or mobile device
- And more

Learn more
Visit trumarkonline.org for updates as they become available

Get on the road FASTER
Auto loan rates as low as 3.24% APR*

Relax and enjoy the ride
Upgrade to a new set of wheels with an auto loan from TruMark Financial® Credit Union. Enjoy easy financing, a great low rate, and no payments for the first two months.** 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, a branch near you, or call 1-877-TRUMARK

*Annual Percentage Rate (APR) is accurate as of 10/15/19 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.

Rates as low as 7.49% APR*

Save yourself with the lowest rate in the area
They’re everywhere – zombie credit cards. They grab you with a super-low starting rate or special rewards, but before long you’re paying a ton in interest and fees. Never fear – whether you’re trying to build credit, improve spending habits, or buy something special, TruMark Financial has your back. Simply pick the zombie-fighting TruMark Financial credit card that works for you and show them who’s boss. All TruMark Financial credit cards feature:

- No annual fee
- No balance transfer fees
- No cash advance fees
- A low rate, rewards, or cash back
- And no zombies

Apply today
Visit trumarkonline.org, a branch near you, or call 1-877-TRUMARK

*Annual Percentage Rate (APR) is variable. 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 10/1/19.

Apply today
Visit trumarkonline.org, a branch near you, or call 1-877-TRUMARK

*Annual Percentage Rate (APR) is variable. 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 10/1/19.
The funds you need with flexibility and convenience

Thinking of remodeling a home, paying for college education, or taking a vacation before the end of the year? Whatever the need, using the value of your home with TruMark Financial’s HELOC Select could be the solution. A HELOC Select is flexible and affordable. Benefits include:

- Loan amounts from $5,000 to $500,000
- No annual or inactivity fees
- Borrow up to 90% of your home’s value
- Use as a line of credit, then switch to a fixed rate
- Visa Equity Access Card for fast access to your funds

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

*Annual Percentage Rate (APR) accurate as of 11/01/2019, applies to minimum line amount of $5,000, is subject to change and exclusion may apply. You may select the term of your lock feature from terms provided to you at the time you exercise this option. Rate reflects a 0.25% discount for loan payment by 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 10/30/2019 the Prime Rate was 4.75%. All 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 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 information you provide 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. NMLS 404938

80 years later and still going strong

This November marks TruMark Financial’s 80th anniversary. Since its founding in 1939 by a handful of Bell Telephone Company employees as a not-for-profit financial institution, TruMark Financial has worked to provide lower rates, higher investment returns, and heartfelt service. Thank you to all of our members for making TruMark Financial a special place to bank and work!

Learn more
Visit trumarkonline.org/ourstory

Member Appreciation Sweepstakes

Don’t miss the chance to win one of 13 great prizes

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 tote bag, Saffiano suitcase, leather backpack, and more.

Enter to win today
Visit trumarkonline.org/MAS

Holiday closing

TruMark Financial will be closed Sunday, Nov. 10, and Monday, Nov. 11, 2019, in observance of Veterans Day, and Thursday, Nov. 28, 2019, in observance of Thanksgiving 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.

80 years of TruMark Financial’s history

R. Terence Brunt, Secretary
Leonard V. Doughty III, Vice President
Hugh T. Bray, President
Board of Directors
Suzette E. Adams, Vice Chairperson
William Donehower, Chairperson
William A. Tollok, Director Emeritus
David A. Rufibach, Director
Daniel L. Dillard, Director
James P. DeBow, Director
Joseph J. Ciaranca, Director
R. Terence Brunt, Secretary
Supervisory Committee
*One entry per person. No purchase or payment of any kind is necessary to enter or win the Sweepstakes. To enter, all participants are required to provide valid, up-to-date contact information. All entries must be received during the period of Oct. 1, 2019, 12 a.m. ET through Nov. 30, 2019, 11:59 p.m. ET. The complete list of prizes and all additional information about the Sweepstakes can be found in the Official Rules via trumarkonline.org/MAS. Prize images are intended for illustration only and may not represent the actual prizes awarded to winners. All trademarks shown are property of their respective owners and are not affiliated with TruMark Financial Credit Union. Michael Kors is not a sponsor of this Sweepstakes.