Purchases never tasted so good

Use your TruMark Financial Visa debit card for purchases through March 31, 2020, be automatically entered for a chance to win a Breville Barista Express Coffee/Espresso machine. Each purchase equals one entry. The more you use your card, the more chances you’ll have to win!* Learn more

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

*Use your TruMark Financial Visa debit card for signature-based and/or PIN-based (i.e., credit and/or debit) purchases Feb. 1, through March 31, 2020, to automatically receive one (1) “TruMark Financial Win Breville Barista” 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/terms for official rules and regulations. No purchase necessary.

Consolidate credit cards and save

Consolidate credit card balances elsewhere and transfer them to TruMark Financial Credit Union’s Classic Visa® credit card to save money and simplify finances. Enjoy a low rate and zero balance transfer fees.

Compare and save with TruMark Financial:

<table>
<thead>
<tr>
<th></th>
<th>Minimum APR*</th>
<th>Maximum APR*</th>
<th>Balance Transfer Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discover It</td>
<td>13.49%</td>
<td>24.49%</td>
<td>5%</td>
</tr>
<tr>
<td>BankAmericard®</td>
<td>14.49%</td>
<td>24.49%</td>
<td>$10 or 3%</td>
</tr>
<tr>
<td>Citi Simplicity®</td>
<td>16.24%</td>
<td>26.24%</td>
<td>$5 or 5%</td>
</tr>
<tr>
<td>Target</td>
<td>24.40%</td>
<td>24.40%</td>
<td>N/A</td>
</tr>
<tr>
<td>Classic Visa®</td>
<td>7.49%</td>
<td>14.49%</td>
<td>$0 or 0%</td>
</tr>
</tbody>
</table>

Apply today

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The chance to have your tax refund doubled is back

As you complete your taxes, be sure to have your refund deposited directly into your TruMark Financial account for a chance to have it doubled, up to $5,000.* 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.

Enter to win today

Complete your taxes and have your tax refund deposited into your TruMark Financial account to be entered into the drawing. Plus, as a TruMark Financial member, save up to $15 on TurboTax®.

*TruMark Financial will match your deposit, up to a maximum of $5,000 if you are the selected winner. 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 into TruMark Financial is eligible. TruMark Financial members age 18 and older are eligible. Business accounts are not eligible. Cannot be combined with other offers. Visit trumarkonline.org/doubleyourrefund for details.

Notice of annual meeting

Join us at the credit union’s headquarters for TruMark Financial’s annual meeting:

Thursday, March 26, 2020, at 7 p.m.
335 Commerce Drive
Fort Washington, PA 19034

*Business accounts are not eligible
A credit card built with young adults in mind
Avoid surprises and build solid credit with TruMark Financial’s Start Smart Rewards Visa credit card. TruMark Financial offers great rates and flexible terms to help borrow affordably and build a strong credit history.

The future is yours, apply today
Visit trumarkonline.org/startsmart, 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 10.49%, maximum APR is 17.49%. Rates, terms, and conditions are subject to change without notice. All loans are subject to approval. Business accounts are not eligible. **Late payment forgiveness will be made one time only. ***$10 will be deposited into the savings account for the first five consecutive on time payments.

Money for projects big and small
Preparing for a home renovation, college tuition, a much needed vacation, and more is easy with TruMark Financial’s HELOC Select. HELOC Select starts as a line of credit and then allows you to switch or all or part of the balance to a fixed rate at any time, giving you a manageable payment. Additional benefits include:

- No annual fee
- No balance transfer fees
- No cash advance fees
- And more

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

Introducing two introductory APR offers
• Introductory rate for the first seven months: 1.99% APR
• Rates as low as: 10.49% APR

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

The SECURE Act and you
The Setting Every Community Up for Retirement Enhancement (SECURE) Act, which passed Dec. 20, 2019, in the House of Representatives, aims to improve the nation’s retirement system. It includes 29 provisions, many of which provide new opportunities to save, whether you’re three or 30 years away from exiting the workforce. Key provisions include:

- Required minimum distributions (RMDs) now begin at age 72 (up from age 70½)
- Withdraw up to $5,000 per parent penalty-free from your retirement plan upon the birth or adoption of a child
- 529 funds can now be used to pay down student loan debt, up to $10,000

Have questions? Schedule an appointment today
Visit trumarkonline.org/appointment or call 1-877-TRUMARK

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Trevose
2795 Ridge Pike, Trevose, PA 19043
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Warrington
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Wayne
945 Richboro Sanford Road, Wayne, PA 19087
West Chester
1052 Andrew Drive, West Chester, PA 19380

TruMark Financial will be closed Sunday, Feb. 16, and Monday, Feb. 17, in observance of Presidents 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.

Holiday closings
TruMark Financial will be closed Sunday, Feb. 16, and Monday, Feb. 17, in observance of Presidents Day.

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

Enjoy exclusive benefits

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Smart Start Rewards Visa credit card features:
• Late payment forgiveness**
• On time payment awards***
• Automatic credit line increases
• Rewards points
• No annual fee
• No balance transfer fees
• No cash advance fees
• And more

Visit trumarkonline.org/heloc

Interest may be tax deductible (consult your tax advisor)
Plus, be entered to win a $1,000 Lowes gift card:**

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

*Annual Percentage Rate (APR) is accurate as of 1/15/2020, applies to minimum line amount of $5,000, is subject to change without notice. All loans are subject to approval. Business accounts are not eligible. **Late payment forgiveness will be made one time only. ***$10 will be deposited into the savings account for the first five consecutive on time payments.

Rates as low as: 10.49% APR

Terms to help borrow affordably and build a strong credit history.

Visit trumarkonline.org/heloc

Preparing for a home renovation, college tuition, a much needed vacation, and more is easy with TruMark Financial’s HELOC Select. HELOC Select starts as a line of credit and then allows you to switch or all or part of the balance to a fixed rate at any time, giving you a manageable payment. Additional benefits include:

- No annual fee 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)

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• And more