Tackle projects big and small

Whether updating patio furniture or creating a fun outdoor living space, a TruMark Financial Credit Union HELOC Select can help make projects big and small happen. Enjoy a great low rate with the ability to switch all or part of an outstanding balance to a fixed rate at any time.* Additional features include:

- No annual or inactivity fees
- Borrow up to 90% of your home’s value
- Visa® Equity Access Card for fast access to funds
- 20 free checks with the ability to order more
- Interest may be tax-deductible (consult your tax advisor)

Apply today

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

*Annual Percentage Rate (APR) accurate as of 6/11/2020, 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. Minimum APR is 2.99%, maximum APR is 18%. Best available rate is prime minus 0.51%, unless rate falls below the minimum APR. 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 3/15/2020 the Prime Rate was 3.25%. 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 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 borrower’s creditworthiness 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

Win a Samsung Frame TV

Go from watching your favorite show to viewing art with a Samsung Frame TV. Use your TruMark Financial Visa debit card for purchases through July 31, 2020, be automatically entered for a chance to win a Samsung 55” Frame TV.* 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 (i.e., credit and/or debit) purchases June 1 through July 31, 2020, to automatically receive one (1) “TruMark Financial Win Frame TV” 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.
Take advantage of member-only insurance options
We may not be able to predict the future, but we can take steps to prepare for it. Whether it’s your health, family, home, business, or auto, TruMark Financial can help protect the things that really matter. Insurance options include:

• Life insurance
• Renters insurance
• GAP protection
• Title insurance
• Business insurance
• Home insurance
• Auto insurance
• Loan Payment Protection
• Accidental Death and Dismemberment

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Shop online for your next vehicle
TruMark Financial’s Car Buying Service powered by TrueCar® helps you find your next vehicle at the right price. No more spending time driving from dealer to dealer. With a simple search, find the best deal and upfront pricing for new and used vehicles. It’s easy, just follow these three simple steps:

1. **Compare.** Build a car based on your preferences or search the inventory of thousands of used cars. See and compare dealer-guaranteed prices and what others paid.
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3. **Get pre-approved.** Apply for a TruMark Financial new or used auto loan before you visit the dealer so you know how much you can spend.

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Get ready to make your move
Owning a new home is easier with TruMark Financial. The credit union offers low rates, a number of mortgage options, and experienced professionals to help each step of the way. Whether applying for a first home or refinancing an existing home, relax knowing you are in good hands. Options include:

• Fixed-Rate Mortgages
• Adjustable Rate Mortgages (ARMs)
• Home Sweet Loan – a mortgage specifically designed for first-time buyers
• Government insured mortgage programs – FHA, VA, and USDA loans are available

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All home lending products are subject to credit and property approval. Rates, terms, and conditions are subject to change. Restrictions may apply. NMLS 404938
Learn more
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Checking account with no monthly maintenance fee and no minimum monthly balance requirement
Debit card with rewards
ATM access with up to five free withdrawals a month*
Secure online banking/mobile app providing account access and the ability to lock/unlock a lost or stolen debit card anytime, anywhere
Smart Start Rewards Visa credit card features a low rate, rewards, on-time payment awards, and more**

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Credit card approval depends on creditworthiness and other qualifications. Minimum APR is 5.99%, maximum APR is 16.99%. Rates, terms, and conditions are subject to change without notice. All loans are subject to approval. Business accounts are not eligible.

Pocket the power to bank anytime, anywhere

TruMark Financial’s mobile app gives members a new level of control over their accounts and cards. Whether at home or on the go, check balances, transfer funds, make loan payments, and more. Additional features include:

- Lock/unlock a lost or stolen credit/debit card
- Deposit checks in a snap
- Automated Fraud Text Alerts to validate transactions in real time
- Pay bills on time and even set up recurring payments

Download TruMark Financial’s mobile app today
Search for “TruMark Financial” in your app store

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*TruMark Financial will waive fees for the first five ATM withdrawals each month. There may still be a fee incurred on non-TruMark Financial ATMs. **Rates and credit card approval depend on creditworthiness and other qualifications. Rates, terms, and conditions are subject to change without notice. For on-time payment rewards, $10 will be deposited into the savings account for the first five consecutive on time payments. 7,700 CURewards points will be awarded for the sixth on time payment within 45 days.

TruMark Financial makes it easy for young adults to build credit for a strong financial future. From tailored checking accounts, to a rewards credit card, young adults have the tools they need to bank anytime, anywhere with confidence. Additional features include:

- Checking account with no monthly maintenance fee and no minimum monthly balance requirement
- Debit card with rewards
- ATM access with up to five free withdrawals a month*
- Secure online banking/mobile app providing account access and the ability to lock/unlock a lost or stolen debit card anytime, anywhere
- Smart Start Rewards Visa credit card features a low rate, rewards, on-time payment awards, and more**

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

Smart financial decisions for young adults

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Credit card options to meet your needs
Whether paying for everyday expenses, making larger lifestyle investments, or transferring balances to consolidate high-interest debt, TruMark Financial offers a credit card to meet your needs. Enjoy:

- A low rate, rewards, or cash back
- No annual fee, no balance transfer fees, nor cash advance fees
- Lock/unlock a lost or stolen credit card
- Automated Fraud Text Alerts to validate suspicious transactions in real time
- View e-Statements online instead of having account information sent through the mail
- Account alerts to monitor your accounts 24/7
- Access to your accounts anytime, anywhere with online banking and mobile app

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Credit card approval depends on creditworthiness and other qualifications. Minimum APR is 5.99%, maximum APR is 16.99%. Rates, terms, and conditions are subject to change without notice. All loans are subject to approval. Business accounts are not eligible.
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Wealth transfer and legacy planning
Retirement planning
Financial planning
Savings account or Visa business credit card
Business debit card, ATM card, and Visa credit card
Overdraft protection available through a TruMark Financial business commercial property, and more
Variety of insurance including general liability, business automobile, commercial property, and more
Low rate commercial and business loans
Variety of insurance including general liability, business automobile, commercial property, and more
Overdraft protection available through a TruMark Financial business savings account or Visa business credit card
Business debit card, ATM card, and Visa credit card

Adjusting for long-term financial success
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- Financial planning
- Retirement planning
- Wealth transfer and legacy planning
- Education planning
- Account/portfolio reviews
- Trust planning and services
- Investment strategies

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TruMark Financial can help in changing times
Business models may be changing rapidly, but the need for less fees, better revenue, and no hassle banking will always stay the same. TruMark Financial Business Services offers the accounts, payment services, and insurance you need to make sure your business is up and running as smoothly as possible. Features include:

- Tailored business checking and savings accounts
- Convenient online banking/app
- Low rate commercial and business loans
- Variety of insurance including general liability, business automobile, commercial property, and more
- Overdraft protection available through a TruMark Financial business savings account or Visa business credit card
- Business debit card, ATM card, and Visa credit card

Get started today
Visit trumarkonline.org, a local branch, or call 1-877-TRUMARK

Holiday closing
TruMark Financial will be closed Saturday, July 4, 2020, in observance of Independence Day.
Always open: trumarkonline.org

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