Refer friends and family, get $25 or more

Current members*: Refer new members to TruMark Financial, receive $25 via 5,000 CURewards® points* for each new member you refer who opens an account by Sept. 30, 2020. Simply fill out a referral form online or in a branch and return it to a TruMark Financial representative.


Start referring today
Visit trumarkonline.org/ram or your local branch
*CURewards points will be awarded to primary member accountholder’s debit card by 11/30/2020. Points can be redeemed for cash by visiting trumarkonline.org/curewards and completing the cash redemption request form. Funds will be listed on the cash redemption claim within 10 days of the request being submitted. Limit to ten (10) per request. Points expire 12/31/2021. Offer good until 9/30/2020. Business accounts are not eligible. Existing members must be in good standing, have a TruMark Financial checking account, debit card, and open a new member account by 9/30/2020. “Newly referred members age 18 or older must open a TruMark Financial checking account with debit card, and perform ten (10) or more debit card transactions that post by 10/31/2020. A qualified new member account relationship is either a single or joint ownership of a TruMark Financial SAV/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 newly referred member must maintain $5 in a savings account to utilize the credit union’s services. Current savings Annual Percentage Yield is 0.10% and is subject to change. Note to newly referred members: The referrer may be eligible for prizes by referring you to the credit union.

Enter to win a Nest package

Use your TruMark Financial Visa debit card for purchases through Sept. 30, 2020, to automatically enter for a chance to win a Nest thermostat, smoke detector, and security camera.* 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


Reward yourself with every purchase

Open a TruMark Financial® Credit Union Rewards Visa® credit card by Aug. 31, 2020, and earn 5X the rewards points for every dollar spent on purchases through Sept. 30, 2020.** Points can be redeemed for cash, travel, merchandise, gift cards, and more. Use your new Rewards Visa credit card online, in-store, or via your mobile wallet.

Enjoy security features such as locking/unlocking a lost or stolen card immediately via TruMark Financial’s online banking or mobile app, fraud protection via Zero Liability, Visa Purchase Alerts, and more. Additional benefits include:

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

Apply today
Visit trumarkonline.org/rewards, your local branch, or call 1-877-TRUMARK

*Annual Percentage Rate (APR) is a variable rate and credit card approval depends on creditworthiness and other qualifications. Minimum rate is 4.99% APR. Maximum rate is 15.99% APR. Rates, terms, and conditions are subject to change without notice. **5X Bonus offer on new TruMark Financial Rewards Visa credit card by 9/30/2020 and earn five (5) CURewards points per each $1 spent, up to 25,000 points on purchases made 7/1/2020 through 9/30/2020. Promotion is 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. Incentives offered on other TruMark Financial credit cards cannot be combined.

Tackle projects big and small

TruMark Financial’s HELoC Select is a great way to make home repairs, complete renovations, consolidate debt, or pay for college tuition. Choose how much to borrow and how to pay it back. The HELoC Select starts as a line of credit and then allows you 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
- 24 free checks with the ability to order more
- Interest may be tax-deductible (consult your tax advisor)

Apply today
Visit trumarkonline.org/heloc, your local branch, or call 1-877-TRUMARK

*Annual Percentage Rate (APR) accurate as of 7/16/2020, 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. Current minimum APR is 2.99%, maximum APR is 14.99%. Best available rate is prime minus 0.5%, 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 lines/loans 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 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 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

The Dividend August 2020

Refer. Reward. Repeat.
Buying and selling made easy

TruMark Financial offers a variety of tools and mortgage options to help make buying and/or selling a home easy.

**Mortgage options include:**
- Fixed-Rate mortgages
- Adjustable Rate mortgages
- Home Sweet Loan – a mortgage specifically designed for first-time buyers
- Government insured mortgage programs – FHA, VA, and USDA loans

**Additional resources include:**
- Use HomeAdvantage® to buy or sell your home and save hundreds to thousands in Cash Rewards at closing*
- Insurance options
- And more

Turn to TruMark Financial for all your home buying and selling needs today.

Learn more and apply

Visit trumarkonline.org/mortgages, your local branch, or call 1-877-TRUMARK

Cash Rewards are awarded through the HomeAdvantage® program to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please consult with your lender for details that may affect you. All home lending products are subject to credit and property approval. Rates, terms, and conditions are subject to change. Restrictions may apply. NMLS 404938

Drive home happy

TruMark Financial auto loans make car-buying quick, convenient, and affordable so you can get on the road. Enjoy two months payment-free **, plus:
- Financing of full purchase price, tax, title, tag, and any loan balance on your trade-in
- Free pre-approval so you can negotiate with check in-hand
- Possible savings with TruMark Financial’s Car Buying Service powered by TrueCar®

**Apply today**

Visit trumarkonline.org/auto, your local branch, or call 1-877-TRUMARK

**Auto loan rates as low as 2.74% APR**

*Annual Percentage Rate (APR) is accurate as of 7/16/2020 and subject to change. For a 59-month new vehicle loan and the loan funding date. During the deferral period, interest will accrue and may extend the original term of the loan. Payments may be made during the two month deferral period. Offer does not apply to refinancing auto loans currently with TruMark Financial or indirect lending relationships.

Don't let 2020 get off track

TruMark Financial is here for members to help make sure their financial goals are being met. With all that has happened this year, it can mean big and small changes are needed to keep you and your family on track for the future. Schedule an appointment today to discuss:
- Personal banking
- Investment options
- Loans and refinancing
- Business banking
- Debt consolidation
- And more

**Schedule an appointment today**

Visit trumarkonline.org, your local branch, or call 1-877-TRUMARK

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Account Management by Phone
215-953-9951  |  1-800-835-2628

Online Banking
trumarkonline.org

Member Service Center
1-877-TRUMARK  |  215-953-5353

24/7 Loan Applications
1-877-TRUMARK  |  trumarkonline.org

Center City Philadelphia
310 Market Street, Philadelphia, PA 19103

Chestnut Hill
8500 Germantown Avenue, Philadelphia, PA 19118

Downingtown
370 W. Uwchlan Avenue, Downingtown, PA 19335

Eastern North Philadelphia
1900 N. 5th Street, Philadelphia, PA 19122

Fort Washington
335 Commerce Drive, Fort Washington, PA 19034

Horsham
301 Horsham Road, Horsham, PA 19044

Jenkintown
515 Old York Road, Jenkintown, PA 19046

Levittown
179 Levittown Parkway, Levittown, PA 19054

North Wales
1200 Welsh Road, North Wales, PA 19454

Malvern
596 N. Morehall Road, Malvern, PA 19355

Northeast Philadelphia
2117 cottman Avenue, Philadelphia, PA 19149

Parkwood
12377 Academy Road, Philadelphia, PA 19154

Phoenixville
21 Nutt Road, Phoenixville, PA 19460

Plymouth Meeting
1920 Butler Pike, Conshohocken, PA 19428

Richboro
984 Soud Street Pike, Richboro, PA 18954

South Philadelphia
1931 S. Broad Street, Philadelphia, PA 19148

Springfield, Delaware County
1411 Baltimore Pike, Springfield, PA 19064

Trevose
1000 Northbrook Drive, Trevose, PA 19053

Trooper
2795 Ridge Pike, Trooper, PA 19403

Upper Darby
18845 S. State Road, Upper Darby, PA 19082

Warrington
875 Easton Road, Warrington, PA 18976

Wayne
115 E. Suddendorf Road, Wayne, PA 19087

West Chester
1052 Andrew Drive, West Chester, PA 19380

For branch hours and days of operation, please visit trumarkonline.org or call 1-877-TRUMARK (878-6275)

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*Board of Directors and Supervisory Committee are elected annually by members of TruMark Financial Credit Union.*

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Holiday closing

TruMark Financial will be closed Sunday, Sept. 6, and Monday, Sept. 7, 2020, in observance of Labor Day.

Always open: trumarkonline.org

Access your account 24/7 via online and mobile banking/app, Account Management by Phone, and at thousands of ATM locations nationwide.