

Quarterly Dividend

*TruMark
Financial*
Credit Union

January 2024

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A message from our CEO

As we reflect on 2023, our commitment to being a trustworthy space for your growth and well-being remains unwavering. Throughout the year, I consistently heard a deeply and powerful sentiment from our members: "TruMark Financial took care of me." Whether it's through a call, walking through our doors, or engaging online, our dedicated team is focused on ensuring you and your family continue to prosper and thrive. Your success and the health of our communities are our priority.

Throughout 2023, we continued to strategically invest in our infrastructure; ensuring our commitment to enhanced services and sustained support. This has moved us closer to our vision of creating a stronger and more unified community and will seamlessly align with your evolving needs and facilitate our collective growth. In a pivotal move this past November, we welcomed a dedicated commercial business team to our ranks. This team has been carefully assembled to address the specific requirements of our local businesses, particularly our cherished small enterprises. We understand that these businesses are not just economic entities; they are the lifeblood of our communities, crucial to the fabric of families and neighborhoods. By growing our team and expanding our services, we are poised to play a pivotal role in ensuring the resilience and prosperity

of our local communities. This means more than just financial success; it's about creating a robust environment where businesses can thrive, families can flourish, and neighborhoods can truly prosper.

As we bid farewell to a momentous 2023, I want to express my heartfelt gratitude for your trust in us. Your support has been the driving force behind our shared successes, and we're immensely thankful for the journey we've taken together. Looking ahead to 2024, we are filled with excitement for what lies ahead. Anticipating new milestones and opportunities, we can't wait to continue this incredible journey alongside you.

On behalf of the entire team, I extend warm wishes to you and your loved ones for a New Year filled with joy, prosperity, and the fulfillment of your aspirations.

With gratitude and genuine excitement,



Kelly M. Botti
Chief Executive Officer



New year, new plans

TruMark Financial's HELOC Select is an affordable way to make projects happen when you need funds for renovations, education expenses, vacation, and more.

Apply today

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

Annual Percentage Rate (APR) is subject to change without notice, depends upon amount financed, credit score, lien position, and collateral. Minimum floor APR is 2.99%, maximum APR is 18%. Best available rate is prime minus 0.76%, unless rate falls below the minimum APR. 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 7/26/23 the Prime Rate was 8.50%. 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. Please call TruMark Financial at 1-877-TRUMARK for further details. NMLS 404938

2024 election procedures and nominees

As announced in the fourth quarter newsletter, TruMark Financial's bylaws provide a process for the nomination and election of officials to represent the membership. Officials also can be nominated through the use of member petitions. Persons wishing to nominate a member in good standing must use the official petition procedures and must file their petitions with the Secretary of the credit union by Feb. 16, 2024. Petitions must contain at least 500 valid member signatures and must be accompanied by a certificate from the nominee stating she/he is agreeable to the nomination and will serve if elected. All petitions must be accompanied by a biography of the nominee (less

than 75 words). Members seeking nomination by petition must contact the Nominating Committee for additional information, guidelines, and forms. The Nominating Committee can be reached via email at nominatingcommittee@trumark.org or via regular mail: TruMark Financial Credit Union Attn: Nominating Committee 335 Commerce Drive, Fort Washington, PA 19034. Should there be no contest, nominees to the TruMark Financial Credit Union Board of Directors and Supervisory Committee will be elected by acclamation at the credit union's annual meeting on March 28, 2024. The Nominating Committee nominated the following individuals for the respective positions and terms:

Board of Directors

Nominated for a three-year term:

R. Terence Brunt, Leonard V. Doughty III, David A. Rufibach, Kathleen L. Wells

Supervisory Committee

Nominated for a three-year term:

Donna M. Carvin, William Donehower

Election Schedule

Feb. 16, 2024: Deadline for filing nominations by official petition with the Secretary of the credit union

Feb. 22, 2024: Secretary of the credit union posts all nominees' names in each office

Feb. 27, 2024: Ballots mailed, if necessary, to members eligible to vote

March 22, 2024: Deadline for ballot submission, if necessary, to the Tellers of the Election

March 28, 2024: Annual meeting, 7 p.m. at TruMark Financial Credit Union 335 Commerce Drive, Fort Washington, PA 19034



Save on tax filing

TruMark Financial members can save up to 20% when they use TurboTax online or \$25 at an H&R Block location.

Plus, enter for a chance to win a \$1,000 monthly prize and \$10,000 grand prize.*

Learn more

Visit trumarkonline.org/taxservices

*No purchase necessary. The "TurboTax® Your Taxes Your Way" Sweepstakes begins on 1/1/24 at 12:00:00 AM PT and ends on 4/15/24 at 11:59:59 PM PT. Open only to: legal residents of the fifty (50) United States and the District of Columbia (having a valid Tax Identification Number (TIN) or Social Security Number (SSN)), who are 18 years of age or older at the time of entry, and who are customers or employees of participating CU Solutions Group financial institutions. Void in Puerto Rico and where prohibited. The Sweepstakes is subject to the Official Rules. For complete details, how to enter without using TurboTax®, and Official Rules go to <https://turbotax.intuit.com/ip/aff/credit-unionsweepstakesrules>. Sponsor: Intuit, Inc

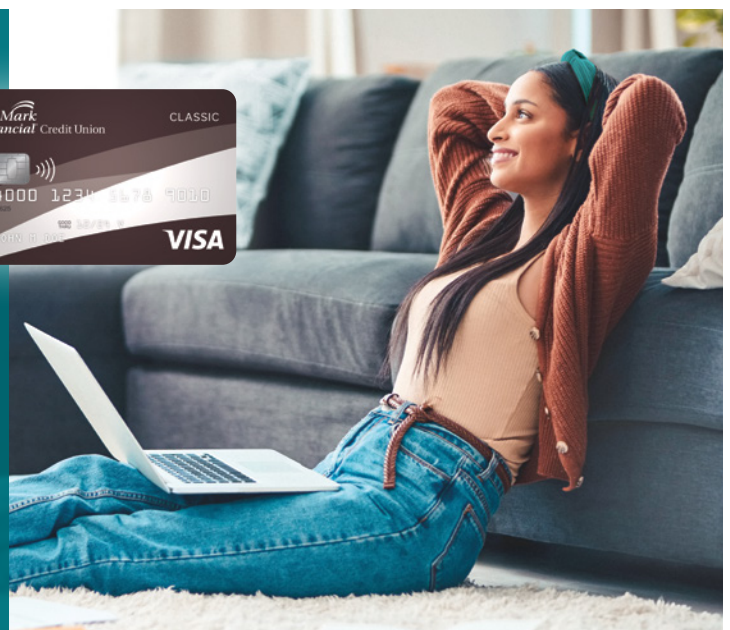
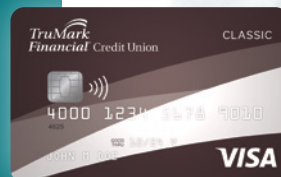
Debt relief made easy

With TruMark Financial's Classic Visa® credit card, you can transfer high-rate credit card balances held elsewhere and start paying off debt faster. Plus, enjoy no annual fee, no balance transfer fees, and more.

Apply today

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

APR and credit card approval depend on creditworthiness and other qualifications. Rates, terms, and conditions are subject to change without notice. All loans subject to approval. Business accounts are not eligible.



Welcome to the team

TruMark Financial is excited to introduce three exceptional leaders who have recently joined our team. As our Chief Retail Banking Officer, Dana Brown will play a pivotal role in shaping our retail banking strategies, ensuring that TruMark Financial's services seamlessly align with the dynamic needs of our communities. Dana's commitment extends beyond standard banking practices, focusing on fostering stronger connections with you, our valued members, and exceeding your financial needs.

To further enhance our retail banking team, Dana Rose has taken on the role of Director of Retail Administration, where she will drive operational excellence across our branches. Additionally, Mark Barrett has joined the credit union as the Director of Financial Management and Vice President where he will be instrumental in securing the financial soundness of the credit union.

Collectively, their wealth of expertise and experience align with TruMark Financial's dedication to excellence. We anticipate their invaluable contributions will further the ongoing success and growth of our credit union.



Helping local businesses succeed

TruMark Financial recognizes the vital role local businesses play in our community's prosperity. In October, we expanded our team with eight new business banking experts, reinforcing our commitment to supporting the unique financial needs of small and medium-sized businesses across Greater Philadelphia. Dedicated to serving a diverse range of businesses, TruMark Financial also offers tailored financial solutions for educational institutions, townships, government entities, and more.

Our business banking team is focused on cultivating meaningful relationships by offering personalized solutions. We strive to meet the needs of our business members with customized solutions for payment processing tools and cash management services, as well as providing competitive rates, a seamless online banking experience, and more.

Contact TruMark Financial today to learn how our personalized approach can help your business grow.

Impacting our community in 2023

\$116,980

donated to non-profit organizations

\$62,000

provided via a grant to schools and organizations for personal finance tools

\$10,600

awarded in Financial Jeopardy scholarships for high school seniors

2,123 hours

volunteered by 94 employees

153 organizations

received volunteer hours, in-kind donations, and/or cash donations

Concern for Community

in-kind donations

Winter coats • Toiletries for the homeless
Mittens and hats • Sweatpants
Baby care items • Cleaning supplies
Thanksgiving baskets • Kids' books and crafts
Backpacks filled with school supplies
Activity bags for senior citizens
Lunch bags filled with snacks
Gardening tools and supplies • And more

Tax season scams

During tax season it's important to be vigilant with your tax filing to prevent scams from happening to you.

Phone scams

Don't give out personal information if someone calls claiming to be from the IRS. This is often a scam to steal your identity.

No signature

If your tax preparer won't sign your tax return, they are likely not authorized to prepare taxes. Make sure your preparer has an IRS Preparer Tax Identification Number.

Identity theft

If you receive a notice from the IRS that more than one return has been filed using your Social Security number, your identity may have been fraudulently used. Contact the IRS immediately.

Large refunds

Beware of the preparer who promises large refunds if you split it with them. This often results in falsified deductions, which is tax fraud.

Member Appreciation Sweepstakes winners

Congratulations to all of the winners of last year's TruMark Financial's Member Appreciation Sweepstakes! Some of the prizes won were a Meta Quest 2, Stanley cups and cooler, iPad mini, Giant gift card, cash deposits, and more.



Sharon P. won a Target gift card!



Ruth B. won a Lowes gift card!



Wanda K. won a Ninja air fryer!

Save more in 2024

9-month Certificate special

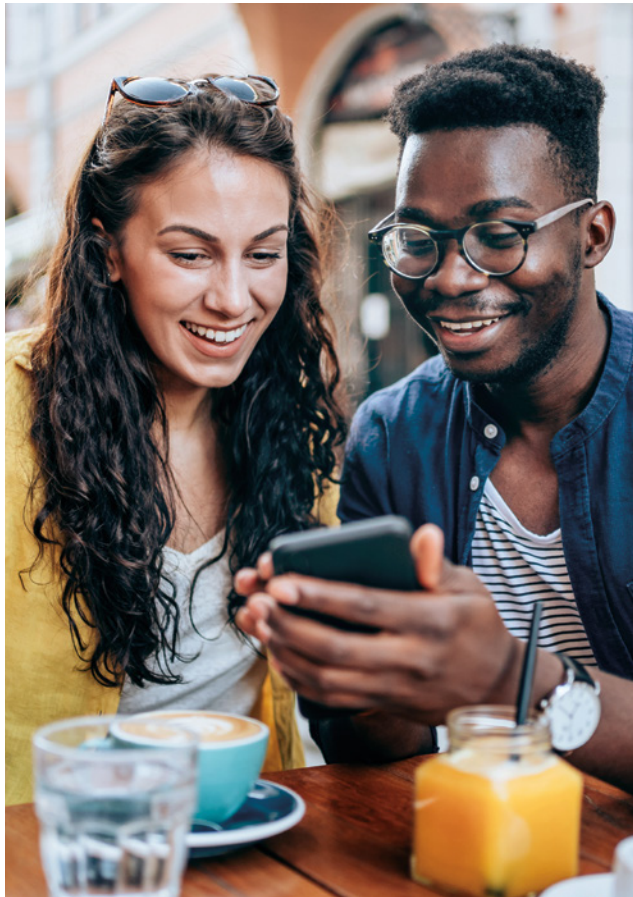
5.25% APY*

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Open a Certificate today

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

*Annual Percentage Yield (APY) accurate as of 12/15/23 and subject to change. Minimum deposit of \$500. Rate is compounded and posted monthly. Early withdrawals before the maturity date on Certificates are subject to penalty.



Refer friends and get up to **\$500** this year!

You and your friend will each get a \$50 Visa® Reward card when your friend registers, opens a new TruMark Financial checking account, and completes ten (10) or more debit card transactions (excluding ATM transactions) within 60 days of account opening. The more friends you refer, the more you can earn - up to \$500 per calendar year.*

It's easy to refer

Simply visit trumarkonline.org/refer to enroll and begin sharing this offer.

*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 within 60 days of account opening. A qualified new member account relationship is either a single or joint ownership of a TruMark Financial S1/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 may be an immediate family member of an existing member; or must live, work, worship, volunteer, attend school, or be a part of an association in Bucks, Chester, Delaware, Montgomery, or Philadelphia County. Per membership eligibility, you must maintain \$5 in a savings account to utilize the credit union's services. Current savings Annual Percentage Yield rate as of 1/1/24 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.



Holiday closings:

TruMark Financial will be closed in observance of the following holidays:

Martin Luther King, Jr. Day

Sunday, Jan. 14, and Monday, Jan. 15

President's Day

Sunday, Feb. 18, and Monday, Feb. 19

Employee event

TruMark Financial will open at 9:30 a.m. on Tuesday, Feb. 20

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.

Board of Directors

Leonard V. Doughty III, President

James P. DeBow, Vice President

Wayne J. Goodwin, Treasurer

R. Terence Brunt, Secretary

Suzette E. Adams, Director

Joseph J. Bily, Director

Hugh T. Bray, Director

Joseph J. Ciaranca, Director

Daniel L. Dillard, Director

David A. Rufibach, Director

Kathleen L. Wells, Director

Richard F. Stipa, Associate Director

Supervisory Committee

Jaclyn Bowman, Chairperson

Richard Lee, Vice Chairperson

William Donehower, Secretary

Donna M. Carvin, Member

Branch locations

Scan the code to find branch and ATM locations



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Member banking is better banking®