

quarterly Dividend

*TruMark
Financial*
Credit Union

Fresh start for
the new year

Winter 2023

- New year message from our CEO
- Password tips
- In the community
- Financial empowerment
- Member feedback
- Consolidate debt
- Tax season discount



"Your stories only strengthen my commitment to ensuring TruMark Financial remains a community rooted in care, belonging, and trust..."

Greetings! In August, as I began my new leadership role within the credit union, my focus was to deepen my connection with you, our members, and strengthen my understanding of both your needs and the needs of the communities we serve. This focus presented me with incredible opportunities to meet and speak with so many of you and to listen to your stories – stories about what brought you to TruMark Financial, what deepened your connection to us, and what you need from the credit union to ensure it remains the first place you turn. Listening to your stories only strengthens my commitment to ensuring TruMark Financial remains a community rooted in care, belonging, and trust; a place where our values of integrity, service, and soundness are demonstrated every day.

These values and attributes are the foundation of our member service. I heard from so many of you that our team members are the reason you bank with TruMark Financial. I thank you for continually recognizing

their commitment to our member community and for sharing with me stories of how they have personally impacted your wellbeing. Service has always been at the heart of TruMark Financial - both to our members and our community at large. I am especially proud to share that our TruMark Financial team members volunteered and supported more than 34 local organizations in 2022, in addition to caring for our almost 140,000 members. We will continue this effort into 2023 - embracing our mission to strengthen our collective community and develop even more meaningful partnerships with you and with organizations within our region. Together we can build an even stronger community.

In addition to continuing our focus on member and community service, we will answer your call to action and remain focused in 2023 on continuing our efforts to make it easier to do business with us. In 2022, based on your feedback, we added new self-service tools

to give you easy access to your accounts anytime, anywhere. We are continuing this focus in 2023 with continued improvements to our digital banking offerings, as well as the launch of a video-banking experience that combines friendly, face-to-face service, with modern conveniences. Please continue to share with us your needs as your voice helps drive our focus.

Thank you for trusting TruMark Financial and for making 2022 a great year – and a particularly memorable year for me. We look forward to an exciting 2023. On behalf of the entire TruMark Financial team, I wish you and your loved ones much joy and prosperity this year.

Be well,

Kelly M. Botti
Chief Executive Officer



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Annual Percentage Yield (APY) subject to change. Rate is compounded and posted monthly. Early withdrawals before the maturity date on Certificates are subject to penalty.

2023 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. 10, 2023. 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 23, 2023. The Nominating Committee nominated the following individuals for the respective positions and terms:

Board of Directors

Nominated for a three-year term:

Joseph J. Bily, James P. DeBow, Daniel L. Dillard, Suzette E. Adams

Supervisory Committee

Nominated for a three-year term:

Richard Lee

Election Schedule

Feb. 10, 2023: Deadline for filing nominations by official petition with the Secretary of the credit union

Feb. 15, 2023: Secretary of the credit union posts all nominees' names in each office

Feb. 20, 2023: Ballots mailed, if necessary, to members eligible to vote

March 17, 2023: Deadline for ballot submission, if necessary, to the Tellers of the Election

March 23, 2023: Annual meeting, 7 p.m. at TruMark Financial Credit Union 335 Commerce Drive, Fort Washington, PA 19034

Strong passwords are crucial

As you start a new year, it's a good time to review your passwords and make sure they are unique and hard to guess. Keep in mind these helpful tips:

- Use capital and lowercase letters
- Never use your personal information such as your name, birthday, username, or email address
- Refrain from using names of individuals you know or pets you may have
- Use a combination of symbols, letters, and numbers
- Include odd characters, such as ~ or *

Learn more

Visit trumarkonline.org/blog

Stay away from these common passwords

123456	1q2w3e
123456789	000000
12345	aa12345678
Qwerty	password1
Password	password123
111111	iloveyou
123123	asdasd

Team member spotlight

At TruMark Financial, protecting your information is a priority. Our team members are committed to raising awareness and educating members to protect confidential information.

Recently Rebecca S. from the credit union's Warrington branch was able to help prevent one of TruMark Financial's long-time members from a scam valued at over \$18,000. Rebecca was able to spot the signs and stop transactions from occurring. The member was so thankful that Rebecca was able to help "save her bacon!"

Thank you, Rebecca and all of our TruMark Financial team members, for serving TruMark Financial's members with integrity and wisdom!



Learn more about fraud prevention

Visit trumarkonline.org/fraud



Bringing cheer

Thank you from TruMark Financial and St. Christopher's Hospital for Children to all those who donated toys to the credit union's toy drive. Your incredible generosity made the holidays special for the children and their families. Having toys to play with helps with the healing process and challenges of hospitalization.

TruMark Financial also made a monetary donation to assist the hospital with its wonderful community initiatives and looks forward to supporting the hospital in the future.

In the community

In 2022, TruMark Financial and its team members volunteered more than 1,100 hours working with 34 organizations, and made in-kind and cash donations to 79 non-profit groups throughout the year. Team members made a difference by providing:



Winter coats
for children



Gardening tools for
community gardens



Support aides for
the elderly



Toiletry kits to
homeless shelters



Books for local
school education



Backpacks filled
with school supplies

Financial empowerment

TruMark Financial wants to empower you with sound financial knowledge to help you achieve your short-term and long-term financial goals. Enjoy informative articles, games, and more with TruMark Financial.



Earn rewards while
learning with Zogo



Learn, teach, and play
your way to financial
awareness



Read articles to learn
how to protect yourself
from fraud

Learn more

Visit trumarkonline.org and select "Our Story" from the menu

TruMark Financial's 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 Samsung 50" Smart TV, iRobot Roomba vacuum, Beats Solo3 headphones, Nintendo Switch, \$200 Target gift card, and a Solo Stove.



We love hearing from our members!

"I feel every member is treated with respect, whether they have \$100,000 in their account or \$1,000. TruMark Financial really cares about their members. We aren't just a number."

– **Kathleen S.**

"I have been a member since the 1980s and I have always been treated well by TruMark Financial. I always recommend TruMark Financial over a traditional bank to anyone who asks."

– **Maryellen G.**

"Wonderful credit union which truly puts its members first!"

– **Michael E.**

"TruMark Financial is a wonderful credit union. I started going when I was a kid and my mom opened an account for me. I have been banking with TruMark Financial for a long time and plan on keeping it that way. I even started accounts for my kids."

– **Miranda T.**

"I love that there are still brick and mortar branches. My branch makes me feel valued. I have come to know the staff by name. They are always so friendly."

– **Gloria M.**

We'd love to hear from you!

Visit trumarkonline.org/contactus



Moving forward in the new year

Consolidate debt and enjoy a low rate, no balance transfer fees, and no annual fee with TruMark Financial's Classic Visa® credit card.

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.



Get started on new projects with a HELOC Select

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

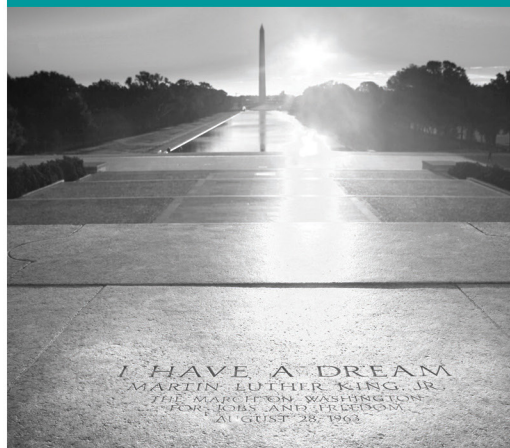
Apply today

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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



Holiday closing: Martin Luther King Jr. Day



TruMark Financial will be closed Sunday, Jan. 15, and Monday, Jan. 16, in observance of Martin Luther King Jr. Day

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Tax-time bonus

TruMark Financial members can save up to **\$15** when they use TurboTax online or **\$25** at an H&R Block location.

Plus, be entered for a chance to win **\$10,000** when you use TurboTax while preparing your 2022 taxes.*

Learn more

Visit trumarkonline.org/taxservices

*No purchase necessary. The "TurboTax® Your Taxes Your Way" Sweepstakes begins on 12/12/22 at 12:00:00 AM PT and ends on 2/16/23 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/lp/aff/credit-union-sweepstakesrules>. Sponsor: Intuit, Inc

Board of Directors

Leonard V. Doughty III, President
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Wayne J. Goodwin, Treasurer
R. Terence Brunt, Secretary
Suzette E. Adams, Director
Joseph J. Bily, Director
Joseph J. Ciaranca, Director
James P. DeBow, Director
Daniel L. Dillard, Director
David A. Rufibach, Director
Kathleen L. Wells, Director
Richard F. Stipa, Associate Director

Supervisory Committee

William Donehower, Chairperson
Jaclyn Bowman, Vice Chairperson
Donna M. Carvin, Secretary
Richard Lee, Member

Branch locations

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Member banking is better banking®