

# Dividend

quarterly

*TruMark  
Financial*  
Credit Union

Make it happen  
this spring

## Spring 2023

- A message from our CEO
- Build financial confidence
- Supporting our community
- Protect yourself from scams
- Start saving
- Homebuyer seminar





# A message from our CEO

Greetings! As you may know, one of TruMark Financial's core values is Service. The service we provide to you, our members, and to those within our surrounding community is what makes TruMark Financial special. As your trusted financial institution, we know how important it is to have knowledgeable, experienced financial specialists, who can help take you where you want to go today and in the future. I remain humbled every day by the stories I hear about the relationships our team members are building with our members. Thank you for continuing to share these stories with me. Please know, we are grateful for the trust you place in us and are here for you always.

We look forward to continuing to help meet all your financial needs well into the future.

Be well,



Kelly M. Botti  
Chief Executive Officer



## Start saving for the future

With TruMark Financial Certificates\* and Money Market accounts\*\*, you can enjoy peace of mind knowing you have a safe and secure way to save for the future. You'll enjoy low minimums and the ability to earn higher yields on higher balances all while saving for education, vacations, retirement, and more.

### Open a Certificate or Money Market account today

Visit [trumarkonline.org](https://trumarkonline.org), your local **branch**, or call **1-877-TRUMARK**

\*Certificate rate is compounded and posted monthly. Early withdrawals before the maturity date on Certificates are subject to penalty. \*\*\$10 fee if Money Market account \$2,500 minimum daily balance is not met. Fee may reduce earnings on account. Dividend paid only if minimum daily balance requirement is met.

# Business member story

TruMark Financial values our local community partners and aims to help meet their financial needs through easy and hard times. Upper Dublin Township, a business member for six years, knows the value of a local community financial partner. They switched to TruMark Financial in 2017 after seeing banking institutions get larger and become out of touch with the needs of local governments. TruMark Financial is "head and shoulders" over the competition, said Kurt F., Upper Dublin Township Manager. Having a local Business Service representative and team that they can call on, less fees on their accounts, quick decisions on loans, and more, made it easier for Upper Dublin administrators to meet their financial goals and respond quickly when needs arose.

That local relationship became a lifeline in the aftermath of the tornado on Sept. 1, 2021, that impacted more than 27,000 people who call Upper Dublin, home. "It was almost a worst case scenario in many ways," described Jonathan B., Upper Dublin Township Finance Director. "Over 1,500 homes were impacted and at least 120 were uninhabitable. Everywhere you looked you saw debris, blue tarps, and road closures." To make matters worse, they needed to process payroll payments for more than 250 Upper Dublin police officers, administration employees, public workers,



firefighters, and more the day after the tornado hit. Immediately, TruMark Financial's Nanci W., AVP, Business Services, was in contact trying to find solutions for the Upper Dublin finance team, Jonathan, Gerry D., and Ann F.

Knowing Upper Dublin has a local community partner who they can call, and will even run across the street with solutions and paperwork in hand, helps. "We just send the bat signal to TruMark Financial" and they are ready to provide the integrity, soundness, and service Upper Dublin has come to know through good times and bad. TruMark Financial and Upper Dublin Township have a strong partnership that supports local community, helps meet the townships financial goals, and grows together.

For more information about Upper Dublin Township, the rebuilding, and local events, visit [upperdublin.net](https://upperdublin.net). For more information about TruMark Financial Business Services visit [trumarkonline.org/business](https://trumarkonline.org/business)

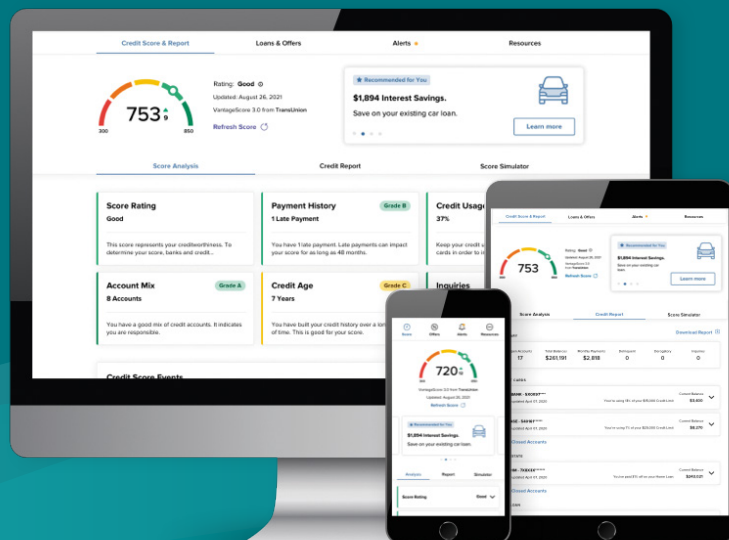
## Build financial confidence

With TruMark Financial's SavvyMoney, you can get a deeper understanding of the key factors and account details that affect your credit score. Key benefits include:

- Free access to your credit score and credit report
- Real-time credit score analysis
- See how different actions will impact your score with Score Simulator
- Credit monitoring and alerts
- Create your Score Action Plan
- And more

### Get started today

Log into TruMark Financial's online banking/mobile app, then select "Additional Services" > "SavvyMoney"







## Supporting our community

Over the course of the last year, the need for emergency food assistance has increased nationwide, causing many individuals and families to utilize food banks for the very first time. The rising cost of food, coupled with a decrease in benefits, has had a devastating impact on communities nationwide, including right here in Southeastern Pa. That's why TruMark Financial is happy to partner with Philabundance to support their mission to end hunger.

In June, all of our TruMark Financial branches will be collecting non-perishable kid-friendly foods in boxes, cans, or plastic bottles. Together we can build an even stronger community.



Celebrate National Credit Union Youth Month this April with TruMark Financial! This year's message is "Unleash the power of saving." Members age 14 and younger who open their first ever TruMark Financial account or make a deposit to their existing account April 1 through April 30, 2023, will be automatically entered for a chance to win **\$50\*** to help their savings grow.

### Learn more

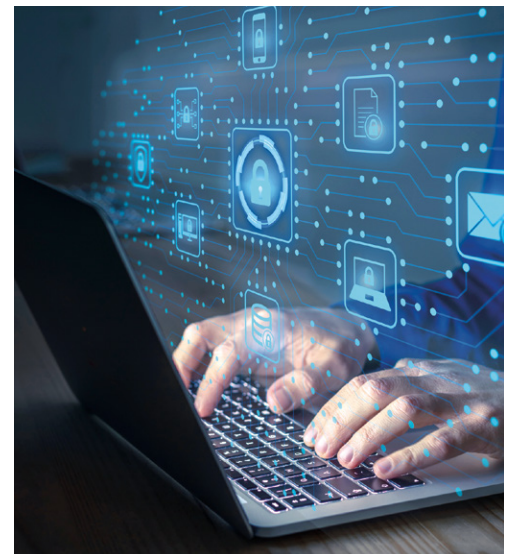
Visit [trumarkonline.org/youth](https://trumarkonline.org/youth), your local **branch**, or call **1-877-TRUMARK**

\*Limited-time offer. Business accounts not eligible. Other restrictions may apply. Offer subject to change. No purchase necessary. Visit [trumarkonline.org/youth](https://trumarkonline.org/youth) for official rules.

## How to protect yourself from scammers

While scams are constantly evolving as new technology emerges, there are steps you can take to better protect yourself against becoming a victim.

- Remember, financial institutions will NEVER ask for personal information via an email, text, or phone call that you did not initiate
- Always review emails from companies to make sure that they are legitimate. As a precaution, visit the website directly instead of clicking on any links
- Make it a habit to avoid clicking on suspicious emails or texts from anyone you do not know
- Ensure you have virus and malware protection on all your devices – not just your computers. Most virus software now includes options to protect your smartphones and tablets
- When donating to a charity, research it first. Then, when giving, it's best to use a channel that leaves a paper trail, such as check, debit card, or credit card



**Your security remains our top priority. We're here to help!**

Visit [trumarkonline.org/fraudawareness](https://trumarkonline.org/fraudawareness) to learn more about current scams

# Now's the time to set your financial priorities

People often come to TruMark Financial Wealth Advisors asking for financial guidance. Some want to know how to invest or diversify the money they've saved, but others admit they're just not sure how to save. If you've been meaning to save more for the future, but aren't sure how to begin, don't panic. You're in good company. Many Americans (even those in higher income brackets) live paycheck to paycheck with little or nothing "put away" for emergencies or retirement. But here's some good news: there are many ways to start saving, even if you start out small!

1. Put it aside: consider waiting a few days before making a large purchase to make sure it's something you really want
2. Pay yourself first: put money in your savings account before spending money on things you may not need
3. Shop smarter: pay more attention to the little expenses that add up
4. See your destination: look to future goals and know where you want to end up
5. Ditch the shoe box: consider investing in higher yield savings such as a money market account or certificate

TruMark Financial Wealth Advisors can offer a personalized savings strategy based on your unique situation, current and future plans, and goals.

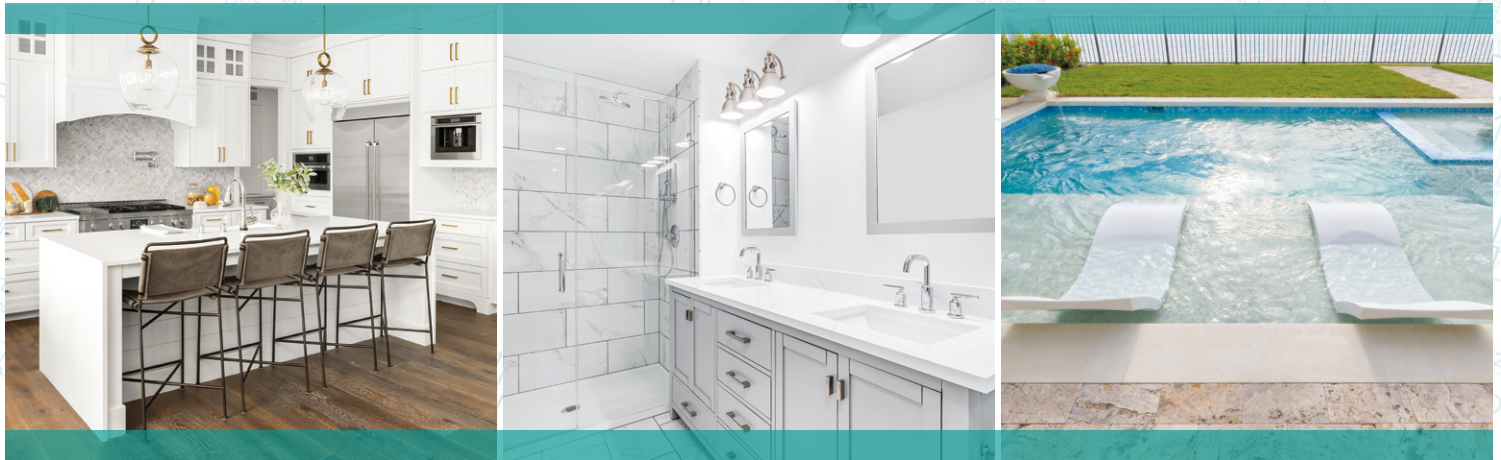
## Schedule a complimentary consultation today

Visit [trumarkonline.org/invest](https://trumarkonline.org/invest), your local **branch**, or call **1-877-TRUMARK**

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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## Make it happen with a HELoC Select



A bigger kitchen and bathroom, new pool, and more are all possible with a TruMark Financial HELoC Select. Using your home's equity, conveniently access the funds needed for large projects with the ability to switch all or part of an outstanding balance to a fixed rate at any time. Plus, you'll enjoy a competitive rate\* and the option to borrow up to 90% of your home's value.

## Apply today

Visit [trumarkonline.org/heloc](https://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 2/2/23 the Prime Rate was 7.75%. 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





## Free first-time homebuyer seminar

We are excited to bring back our popular, free first-time homebuyer seminar! Join TruMark Financial to learn the must-know facts about the homebuying process, including:

- Financing options
- The mortgage process
- Application requirements
- And more
- Current market conditions

**Saturday, April 29, 2023, 9 a.m. – 12 p.m.**  
**Homewood Suites by Hilton, 2650 Kelly Road, Warrington, PA 18976**

### Learn more and register

Visit [trumarkonline.org/seminars](https://trumarkonline.org/seminars)

\*Not available for existing or pending TruMark Financial mortgages. \$300 off closing costs offer requires a TruMark Financial purchase mortgage to close within 120 days from the date of application or a mortgage refinancing loan to close within 60 days from the date of application. \$300 will be credited at closing. Other fees will apply. Loan terms and conditions depend on credit qualification and approval.



## Holiday closings:

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

### Easter

Sunday, April 9

### Juneteenth

Sunday, June 18, and Monday, June 19

### Memorial Day

Sunday, May 28, and Monday, May 29

### Independence Day

Tuesday, July 4

**Always open:** [trumarkonline.org](https://trumarkonline.org)

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

## Credit card changes coming in May

TruMark Financial will be partnering with a new credit card processor in May 2023. TruMark Financial Visa® credit cardholders will receive a new credit card prior to the conversion. With your new credit card, you'll enjoy 24/7 credit card support, industry leading fraud detection, and fraud prevention technology for safer and more secure spending. Plus, with this new partnership, the credit union will be able to implement new technology as it becomes available.

### Learn more

Visit [trumarkonline.org/newcreditcard](https://trumarkonline.org/newcreditcard)

## Board of Directors

Leonard V. Doughty III, President  
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 Wayne J. Goodwin, Treasurer  
 R. Terence Brunt, Secretary  
 Suzette E. Adams, Director  
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 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

Scan the code to find branch and ATM locations



**TruMark Financial** Credit Union  
 Member banking is better banking®

Federally insured by NCUA



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