

# quarterly Dividend

*TruMark*  
*Financial*  
Credit Union

## Summer 2023

- A message from our CEO
- Protect your accounts
- Payment solutions for business
- Get 10,000 bonus points\*
- 12th annual Kiss A Pig





# A message from our CEO

Greetings! Summer is an important time for families and friends, a chance to spend time with each other and strengthen our bonds during vacations, reunions, and get-togethers. Summer, like every new season, brings an opportunity to reflect and renew. At TruMark Financial, we take these opportunities to focus on what matters most to our members and the communities we serve. I continue to hear from you that our service is what makes your experience with TruMark Financial exceptional. I thank you for this feedback and know our team members are constantly seeking to ensure every interaction you have with our credit union is a meaningful one.

So far this year, we have launched a number of new tools and solutions focused on making it easier to do business with TruMark Financial. You can now connect with our member service representatives via video chat and screen sharing in addition to chat and text messaging. Our business members have access to new, enhanced payment software as well as new payroll and HR solutions. We will continue to develop and invest in our products and services so we can ensure you always receive the tools and support you deserve.

Making a meaningful contribution to our community is a fundamental principle that I hold dear to my heart. I am humbled to share that our dedicated TruMark

Financial team members have already contributed over 1,400 hours of volunteer service in the first half of 2023, surpassing our entire 2022 total. This service grants us perspective; enabling us to learn, grow, provide meaningful support to our community, and make a significant impact in the lives of our members.

Our success would not be possible without you. Thank you for choosing TruMark Financial as your trusted partner. I'm truly honored by your continued trust and loyalty and am always here to listen to how we can make your experience with us best-in-class.

As you spend time enjoying the summer with those who are important to you, please let us know how we can help you with your goals. And if you are enjoying some time off, know TruMark Financial is always just a click, tap, phone, and video chat, away.

Be well,



Kelly M. Botti  
Chief Executive Officer



## Secure savings for peace of mind

Relax while knowing your savings is earning the interest it deserves, with a TruMark Financial Certificate

### Open a Certificate 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.

# TruMark Financial team member spotlight



Congratulations to Ted S. who represented TruMark Financial at the 2023 Credit Union Ambassador conference. He was one of eight semi-finalists who spoke on how credit unions can make a healthy impact on the communities they serve with integrity, service, and soundness.

Ted is TruMark Financial's Member Experience team leader. He is usually one of the first people many of our members speak to when they open a new account. His strong work ethic and kindness goes a long way as he strives to provide our members with the best solutions to fit their financial needs.

Thank you, Ted and all of our TruMark Financial team members, for serving with such passion and commitment.

## Enjoy the comfort of knowing you're protected

Insurance is an important part in building a strong financial foundation. The key is finding coverage that fits your needs and budget from someone you can trust. With TruMark Financial, you can explore insurance options to help safeguard your future and protect what matters most.

Get a quote

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

## Protect your accounts from fraud



### Account alerts

Monitor your accounts 24/7 by creating text and email alerts. Alerts can be based on balances, transactions, and more.



### Fraud alerts

Keep your contact information up-to-date so we can notify you of suspected fraud. Quickly verifying transactions can help prevent fraud.

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



## Grow your business with payment solutions designed for you

TruMark Financial offers a variety of payment solutions and cutting edge software for businesses big and small.

- Improve your cash flow
- Accept traditional and smart payments
- Faster, more secure transfers
- Customized invoicing and software solutions
- Wired and wireless point of sale devices

### Learn more

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



# Make summer more rewarding

with TruMark Financial's Rewards Visa® credit card



Plus,  
get 10,000  
bonus points\*

Whether shopping on vacation or grabbing a coffee on the way to work, you'll earn rewards points on every purchase with TruMark Financial's Rewards Visa credit card. Points can be redeemed for cash, travel or retail gift cards, merchandise, and more. Plus, open your new Rewards Visa credit card by July 31, 2023, get 10,000 bonus points! \* Additional features include:

- Competitive, low rate\*\*
- Powerful card controls via TruMark Financial's mobile app
- No balance transfer fees
- No annual fee
- And more



## Apply today

Visit [trumarkonline.org/rewards](https://trumarkonline.org/rewards), a **branch** near you, or call **1-877-TRUMARK**

\*New Rewards Visa credit card applications approved 6/1/2023 through 7/31/2023, will receive 10,000 CU Rewards Points. Points will be awarded no later than 8/31/2023. Anyone who closed a TruMark Financial Rewards Visa credit card in the past six months does not qualify. Offer subject to change. Incentives offered on other TruMark Financial credit cards cannot be combined. \*\*Annual Percentage Rate (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.

## 12th annual financial education fundraiser

TruMark Financial's 12th Annual Kiss A Pig event brought together educators, community and business leaders, and credit union team members to raise \$13,000 for the privilege of kissing a pig. Schools will use the grants to purchase items such as Chromebooks, calculators, money management software, and much more to teach students the fundamentals of saving, borrowing, and investing. To date, TruMark Financial has donated more than \$400,000 to local schools.





# What to expect when meeting a TruMark Financial Wealth Advisor for the first time

Don't let uncertainty keep you from scheduling a complimentary consultation to set you on the path to financial well-being. We are here to help! In your first meeting with a TruMark Financial Wealth Advisor, we will discuss your financial goals and expectations, assess your risk tolerance, and lay the groundwork for a sound financial strategy that's suited to your needs. We'll start out by creating a comprehensive snapshot of your financial situation. Gather the following items to bring to your appointment:

- Complete list of your assets (investments, real estate, savings accounts, etc.)
- Documents listing your employer benefits
- List of any debts you may be paying
- Bank statements from the last two to three months
- Most recent mortgage statement
- Most recent tax documents

Feel free to bring anything else you think might be helpful to our discussion. If you have any questions as you prepare, simply reach out and ask. We look forward to working with you!

## Schedule a complimentary consultation today

Visit [trumarkonline.org/invest](http://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



## Create your outdoor oasis with a HELoC Select

Whether updating patio furniture or creating a fun outdoor living space, a TruMark Financial 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
- 20 free checks with the ability to order more
- Interest may be tax-deductible (consult your tax advisor)

## Apply today

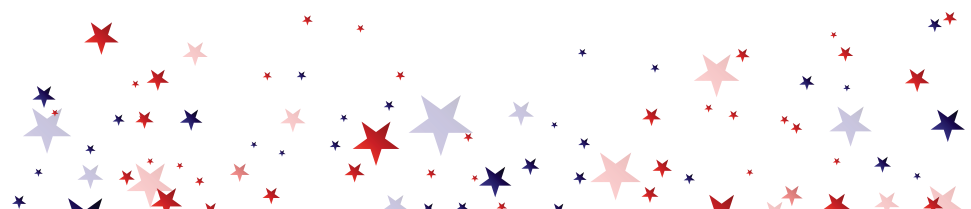
Visit [trumarkonline.org/heloc](http://trumarkonline.org/heloc), your local **branch**, or call **1-877-TRUMARK**

\*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 6/1/23 the Prime Rate was 8.25%. 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



## Financial Jeopardy winners

Congratulations to TruMark Financial's 2023 Financial Jeopardy winners. Katie B. , from Cheltenham High School, walked away with first place, a \$5,000 scholarship, while Daniel S. from Neshaminy High School won a \$3,000 scholarship, and Benjamin B. from Upper Dublin High School won a \$2,000 scholarship. In addition to the top three prizes, TruMark Financial awarded a \$200 credit union savings account to each of the other three contestants. Congratulations to all!



## Holiday closings:

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

### Independence Day

Tuesday, July 4

### Labor Day

Sunday, Sept. 3, and Monday, Sept. 4

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



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## Branch locations

Scan the code to find branch and ATM locations



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Member banking is better banking®