

# Quarterly Dividend

*TruMark*  
*Financial*  
Credit Union

## Autumn 2023

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## A message from our CEO

As I reflect on my first year as your CEO, I want to express my sincere gratitude for your unwavering support and trust in our credit union. I received many opportunities to meet with you, hear your stories, understand your needs, and deepen our connection. Meaningful relationships, personalized service, and impactful contributions to the communities we serve will always be at the heart of our credit union.

I remain deeply committed to continue building upon our strong foundation. Our primary focus will always be on you, our valued members, ensuring you receive the personalized advice you deserve, and services and products tailored to your needs and financial aspirations. Our continued success is tied to deepening our roots in the communities we serve. In serving as a strong financial partner, supporting community initiatives and needs, and empowering individuals and businesses with financial education and solutions, we seek to make a positive impact on the lives of those we serve and the communities we live in.

Your stories, continued feedback, and insights continue to help us shape our future. I thank you for being a part of our credit union's journey. As I look ahead, I reaffirm my commitment to you, our valued members, to keep your well-being at the heart of our mission. Please know, we are here for you always.

In kindness,



Kelly M. Botti  
Chief Executive Officer

# TruMark Financial 2024 Election Procedures

Dedicated to its members, who are also its owners, TruMark Financial Credit Union is overseen by representatives of its membership. New officials are elected in accordance with the procedures stipulated in the credit union's bylaws.

Accordingly, any member who meets election bylaw requirements and wishes to submit their name as a candidate to the Nominating Committee, in care of the credit union, must do so in writing by Oct. 31, 2023. The submission must be accompanied by a biography (less than 75 words) and a certificate stating the candidate is agreeable to the nomination and will serve if elected.

Should there be no contest, nominees to the TruMark Financial Credit Union Board of Directors and Supervisory Committee would be elected by acclamation at the credit union's annual meeting on March 28, 2024.

### Election schedule

Oct. 31, 2023

Deadline for candidate name submission to the Nominating Committee

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.

TruMark Financial Credit Union  
335 Commerce Dr.  
Fort Washington, PA 19034



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## EARN DOUBLE POINTS\*

MONDAY 2X BLACK FRIDAY MONDAY 2X BLACK FR  
Y 2X BLACK FRIDAY CYBER MONDAY 2X

Use your TruMark Financial Visa® debit and/or Rewards Visa credit card when shopping Black Friday through Cyber Monday and earn double the points! Points can be redeemed for cash, travel or retail gift cards, merchandise, and more.

### Enjoy the rewards

Use your TruMark Financial card Nov. 24 – 27, 2023, and watch the points add up

\*Earn double (2x) the CURewards points 11/24/23 through 11/27/23 only. Rewards Visa credit card transactions will earn two CURewards\* points per every \$1 spent, Visa debit card transactions will earn two CURewards points per every \$5 spent on signature-based transactions only.



## Holiday shopping made easier

TruMark Financial's Visa gift cards are the perfect present for anyone on your list. They can be used online, over the phone, or in-person anywhere Visa is accepted worldwide. Plus, they are available in any amount between \$25 and \$500, so you can completely customize how much you would like to give your friends or loved ones.

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## Thank you for being a member

Now through Nov. 30, 2023, TruMark Financial is inviting its valued members to enter for a chance to win one of 20 great prizes.\* The credit union thanks you for being a member and for your continued loyalty. Prizes include cash, gift cards, a Meta Quest 2, Stanley cups and cooler, iPad mini, Giant gift card, cash deposits, and more.

## Enter for your chance to win today

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

\*One entry per person. Prizes are randomly assigned to those randomly selected as winners. No purchase or payment of any kind is necessary to enter or win the Sweepstakes. Sweepstakes is open to anyone eligible to be a member of the credit union. To enter, all participants are required to provide valid, up-to-date contact information. All entries must be received during the period of 10/1/23 12 a.m. ET through 11/30/23 11:59 p.m. ET. The complete list of prizes and all additional information about the Sweepstakes can be found in the Official Rules via [trumarkonline.org/MAS](https://trumarkonline.org/MAS). Prize images are intended for illustration only and don't represent the actual prizes awarded to winners. All trademarks shown are property of their respective owners and are not affiliated with TruMark Financial Credit Union.



## Learning and growing at CrossState

TruMark Financial team members, Amanda B., Ted S., Don E., Tiffany L., and Olivia M. attended this year's CrossState Leadership Experience. Their experience included building connections with credit union team members all across Pennsylvania and New Jersey as they learned and grew in their leadership skills. Classes were taught by the Penn State Executive Program. The classes included lively discussions, thought-provoking questions, and lectures based on different leadership topics. Congratulations on being part of this year's CrossState Leadership graduating class!



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# Make financial planning a family matter



Generational wealth planning can help you pass down your hard-earned assets and keep your investments growing in the future.

Whether you are planning on passing down bonds, stocks, or other investments like real estate or a family business, having a plan will set your family up for success. TruMark Financial Wealth Advisors has the tools you need to help create a plan that works for you and your family.

## Schedule a complimentary consultation today

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

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# TruMark Financial can help provide the tools your business needs

TruMark Financial is committed to actively supporting our local community, which is why we provide financial services and tools to help our local businesses thrive.

Just around the corner from TruMark Financial's Fort Washington branch is The Ambler Rotary Club, which has been supporting the efforts of Ambler Main Street for more than 15 years by hosting the beer tents at the Arts and Music Festival in June and Oktoberfest in October.

For all of those years the club relied only on cash payments for beverage sales. In recent years there were more and more requests for digital payment solutions, primarily credit and debit card acceptance.

In June of 2023, The Ambler Rotary Club partnered with TruMark Financial to obtain wireless, 4G, hand-held, devices to accept credit and debit card purchases at the Arts and Music Festival. This event attracted more than 22,000 people and was a huge success! In just two days the club recorded over \$25,000 in new sales from the ability to accept card purchases.

Contact TruMark Financial today to learn more about the tools that can help your small business, community club, or organization.

## Learn more

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



# Earn rewards for everyday spending

When you use your TruMark Financial Rewards Visa credit card you'll earn one point for every dollar spent! Redeem rewards points for cash, merchandise, travel or retail gift cards, and more. Enjoy a low, competitive rate plus:

- No balance transfer fees
- No annual fee
- Account management via mobile app
- Add your card to mobile wallet
- Fraud protection via Visa's Zero Liability
- ID Navigator by NortonLifeLock

## Apply today

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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. All Visa benefits have terms and conditions.



## Holiday closings:

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

### Columbus Day

Sunday, Oct. 8, and Monday, Oct. 9

### Christmas Day

Sunday, Dec. 24, and Monday, Dec. 25

### Veterans Day

Saturday, Nov. 11

### New Year's Day

Sunday, Dec. 31, and Monday, Jan. 1

### Thanksgiving Day

Thursday, Nov. 23

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## 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®