quarterly

Dividend

TruMark Financial® Credit Union

Spring 2024

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- Improve your credit score
- Map out your financial strategy
- Protect your accounts
- Free financial seminars

A message from our CEO

Greetings!

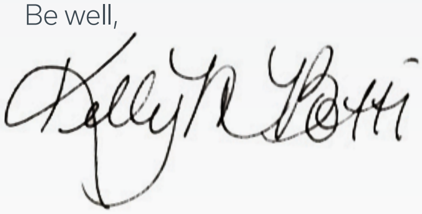
As we enter another quarter together, I want to extend my heartfelt appreciation for the support and trust you continue to place in our credit union. Your confidence in us is the cornerstone of our credit union.

We've begun this year focused deeply on your financial well-being and enhancing your overall experience with TruMark Financial. Recognizing the importance of convenience and accessibility, we're streamlining our processes and upgrading our digital platforms to ensure that every interaction with us is as seamless and efficient as possible. We are also focused on developing innovative savings tools and personalized financial planning services (both in our branches and in our digital applications) to support your financial well-being at every phase of your life. Our team of deeply dedicated professionals is prepared to help you navigate your life experiences and any challenges that may arise, with confidence and success.

We are also focused on our small business community - recognizing the pivotal role that small businesses play in our community's vitality and growth. As such, we're rolling out specialized products and resources specifically tailored to meet the unique needs of entrepreneurs and business owners within our membership base. Whether you're just starting out or looking to expand, we're here to provide the support you need to thrive.

Thank you for being an integral part of our community. Together, we'll build a brighter future that is grounded in mutual support, resilience, and trust.

Be well,



Kelly M. Botti
Chief Executive Officer

Transform your space

Unlock the potential of your home with TruMark Financial's flexible HELoC Select

- No annual fee
- Borrow up to 90% of your home's value
- Access money as needed or all at once

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

We're here for all your business banking needs

TruMark Financial is the local business banking partner you've been searching for

Expanding operations, purchasing equipment, and managing cash flow are crucial for your business' growth. At TruMark Financial, we offer a range of business savings and checking accounts in addition to lending options. Our business accounts provide secure, easy access to funds with competitive rates and convenient features like mobile banking and mobile deposit.

Whether you need a business loan, savings account, or checking account, TruMark Financial is here to support your business every step of the way.

Learn more

Visit **trumarkonline.org/businessloans**
or call **1-877-TRUMARK**

Get rewarded for referring your family and friends!

Get started today

Visit **trumarkonline.org/refer**

In the community

Throughout the year, TruMark Financial hosts Financial Reality Fairs at local schools to help educate students on financial topics and prepare them for life after school. Students get an opportunity to discuss and ask questions about selecting a financial institution, borrowing, investing, as well as preparing for a job interview and how to avoid being a victim of identity theft.

Learn more

Visit **trumarkonline.org/community-involvement**

A personalized tool to manage your credit score

Having a healthy credit score is vital when it comes to buying a house or car, getting a competitive interest rate on a credit card, and so much more. With TruMark Financial's free credit monitoring tool, SavvyMoney, finding out what is impacting your credit score and how to increase it can be easy. Features include:

Credit monitoring alerts: Stay informed about changes to your credit report to protect against potential fraud and identity theft

Credit goals and action plan: Track and achieve your credit improvement goals with personalized action plans

Credit score simulator: Understand how financial actions impact your credit score for informed decisions

Personalized credit report: Access your complete credit report for a clear financial history

Credit report error dispute: Quickly resolve credit report errors directly from our app

Credit score education: Find helpful tips and resources to help you reach your financial goals faster

Don't let your financial aspirations remain just dreams, transform them into reality with SavvyMoney.

Learn more

Visit **trumarkonline.org/savvymoney**

Let's map out your financial strategy

Meet with a TruMark Financial wealth advisor and discuss the questions you have related to your financial goals. Whether it be a second home, planning for retirement, living in retirement, or a second opinion, Wealth Advisors can assist with planning investments that are tailored to you.

Questions you may be asking yourself:

- When can I retire?
- Am I on target to meet my goals?
- How long will my retirement funds last?
- Will I run out of money?

TruMark Financial has the capability to be a one stop resource for your savings, investing, and planning needs. The first step is to sit down with a wealth advisor to review your plans and map out a strategy to address your objectives.

Schedule a complimentary consultation today

Visit **trumarkonline.org/consultation**

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA). Insurance products are offered through LPL or its licensed affiliates. TruMark Financial Credit Union and TruMark Financial Wealth Advisors **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name TruMark Financial Wealth Advisors, and may also be employees of TruMark Financial Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of TruMark Financial Credit Union or TruMark Financial Wealth Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed
Not Credit Union Deposits or Obligations	May Lose Value

Protect your accounts while on vacation

Are you planning a vacation? While you're excitedly packing your bags, don't forget to protect your finances, too. Here are some simple steps to help protect your accounts while you're away.

Create a plan for your mail:
While you are away, don't let the mail pile up. Place it on hold with the post office or ask a trusted neighbor to collect it. Also, sign up for e-Statements to help make sure your private banking information is kept safe.

Schedule your bills:
Don't miss payments while you are away, easily set up one-time or recurring bill payments within online banking

Set up account alerts:
Be notified when there is suspicious activity like international purchases, reaching a purchase amount threshold, or purchases made online or over the phone

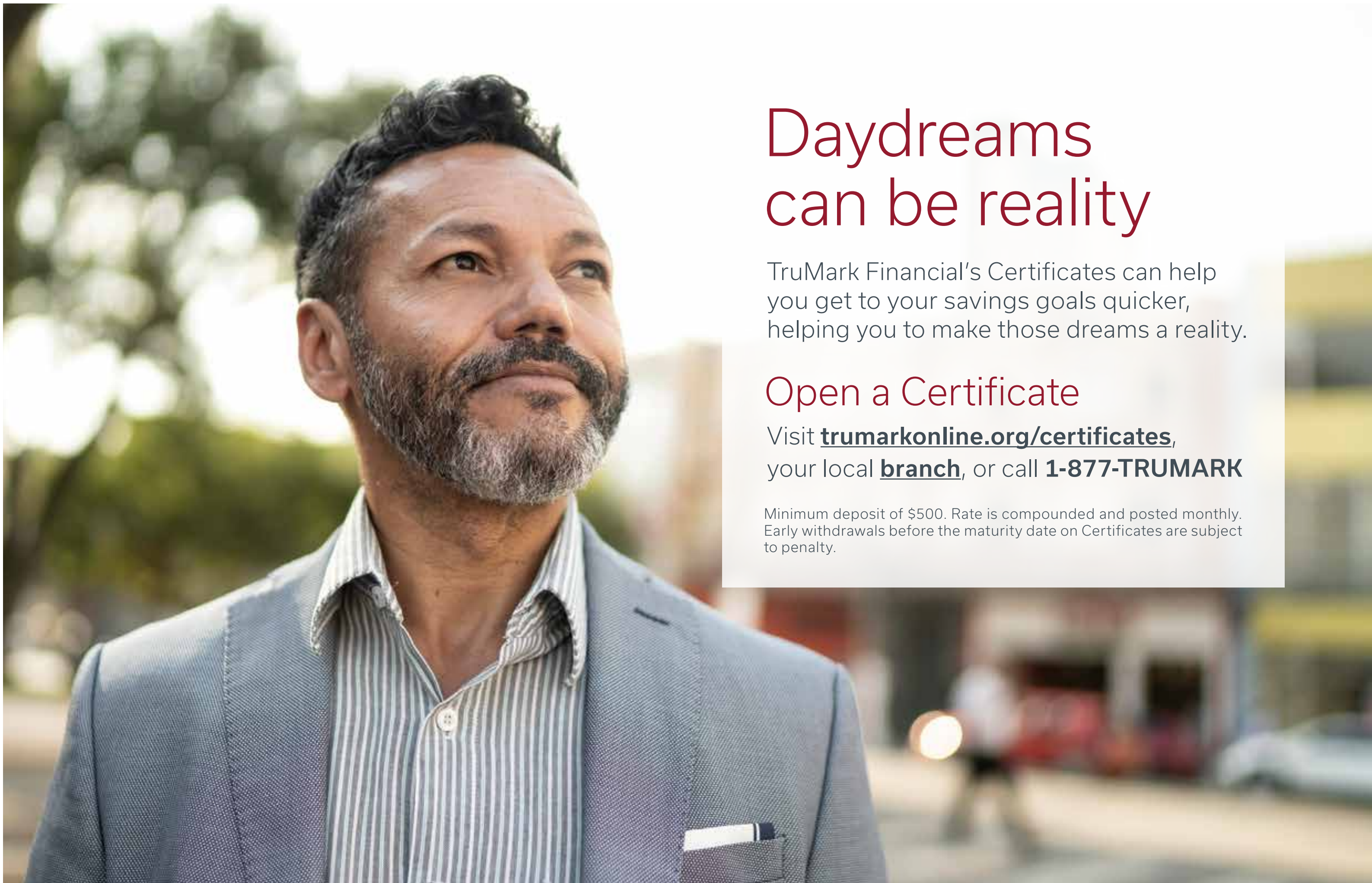
Create a travel notification:
Let us know you're traveling and where you're going so you can avoid declined card transactions while you're there

Lock/unlock your card:
Turn off your cards if you end up misplacing them. Easily turn them back on when you find them again!

If you have any questions or see a suspicious transaction on your debit or credit card, please call 1-877-TRUMARK. As a reminder, TruMark Financial will never ask you for one-time codes via text, phone, or email.

Learn more

Visit **trumarkonline.org/online-banking**



Our financial seminars are free for members

TruMark Financial is here to help support you and answer questions along the way as you pursue your financial goals. Whether you are buying a home, want to protect your accounts from fraud, or preparing for retirement, we are here for you.

Register for a free financial seminar today

Visit **trumarkonline.org/seminars**

Holiday closings:

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

Delayed opening

TruMark Financial will open at 9:30 a.m. on Wednesday, May 15

Memorial Day

Sunday, May 26, and Monday, May 27

Juneteenth

Wednesday, June 19

Independence Day

Thursday, July 4

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.

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Branch locations

Scan the code to find branch and ATM locations

TruMark Financial® Credit Union
Member banking is better banking®