PRESS KIT

Since its founding in 1939 by a handful of Bell Telephone Company of Pennsylvania employees, TruMark Financial has grown to be a leader in the credit union industry, providing outstanding member service to over 140,000 members through a network of 24 branches. Visit trumarkonline.org/ourstory to learn more about our story.

The credit union's field of membership includes anyone who lives, works, worships, volunteers, or attends school in the Southeastern Pennsylvania counties of Bucks, Chester, Delaware, Montgomery, and Philadelphia.

As a credit union, TruMark Financial is not-for-profit and exists solely for the benefit of its members, who are the sole owners of the institution. After allowing for reserves and operating expenses, TruMark Financial returns profits to its members in the form of competitive rates, higher investment returns, and fewer fees while at the same time reinvesting its earnings to develop new products and services. All deposit accounts are insured to at least $250,000 by the National Credit Union Share Insurance Fund of the National Credit Union Association, a U.S. government agency.

TruMark Financial's number one priority is the financial well-being of its members. All TruMark Financial employees are committed to the concept of member banking.

TruMark Financial® Credit Union

Member banking is better banking®

Branch locations

TruMark Financial has 24 branch locations throughout Southeastern Pa.

Bensalem
3250 Tillman Drive
Bensalem, PA 19020

Center City Philadelphia
1701 Market Street
Philadelphia, Pa. 19103

Chestnut Hill
8500 Germantown Avenue
Philadelphia, Pa 19118

Downingtown
370 W. Uwchlan Avenue
Downingtown, PA 19335

Doylestown
4381 W Swamp Road
Doylestown, Pa 18901

Eastern North Philadelphia
1900 N. 5th Street
Philadelphia, Pa. 19122

Fort Washington
335 Commerce Drive
Fort Washington, Pa. 19034

Gateway Shopping Center
115 E. Swedesford Road
Wayne, Pa. 19087

Horsham
301 Horsham Road
Horsham, Pa. 19044

Jenkintown
600 Old York Road
Jenkintown, Pa. 19046

Levittown
179 Levittown Pkwy
Levittown, Pa. 19054

Malvern
595 North Morehall Road
Malvern, Pa. 19355

North Wales
1200 Welsh Road
North Wales, Pa. 19454

Northeast Philadelphia
7350 Large Street
Philadelphia, PA 19152

Park Ridge Shopping Center
2795 W. Main Street
Trooper, Pa. 19403

Parkwood
12377 Academy Road
Philadelphia, Pa. 19154

Phoenixville
23 Nutt Road
Phoenixville, PA 19460

Plymouth Meeting
1920 Butler Pike
Conshohocken, Pa. 19428

Richboro
984 Second Street Pike
Richboro, Pa. 18954

South Philadelphia
1931 S. Broad Street
Philadelphia, Pa. 19148

Springfield, Delaware County
1141 Baltimore Pike
Springfield, Pa. 19064

Upper Darby
1884 S. State Road
Upper Darby, Pa 19082

Warrington
875 Easton Road
Warrington, Pa. 18976

West Chester
700 E. Market St.
West Chester, PA 19382

Fact sheet: TruMark Financial

Founded	November 1939
Headquarters	Fort Washington, Pa.
URL	trumarkonline.org
Company type	Non-profit cooperative financial institution offering a full line of financial products and services such as: savings and transaction accounts, online/mobile banking and bill payment, credit services, alternative investment options*, financial counseling, and insurance products**
Charter	State-chartered, Pennsylvania
Employee Size	More than 350
Regulatory agencies	Pennsylvania Department of Banking National Credit Union Administration (NCUA)
Deposits insured by	Deposits are federally insured to at least $250,000 by the National Credit Union Share Insurance Fund (NCUSIF) through the National Credit Union Association (NCUA).
Member eligibility	Anyone who lives, works, worships, volunteers, or goes to school in Bucks, Chester, Delaware, Montgomery, or Philadelphia counties
Total membership	More than 140,000
Asset size	$3.06 billion
Ranking by asset size	Sixth in the state of Pennsylvania Fourth in the Philadelphia area

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). 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 | May Lose Value | Not Credit Union Guaranteed | Not Credit Union Deposits or Obligations

**Insurance products are not deposits of TruMark Financial Credit Union and are not protected by the National Credit Union Share Insurance Fund (NCUSIF). They are not an obligation of, nor guaranteed by, TruMark Financial Credit Union and may be subject to risk. Any insurance required as a condition of an extension of credit by the TruMark Financial Credit Union need not be purchased from Insurance Services at TruMark Financial, LLC and may be purchased from an agent or an insurance company of the member's choice. Insurance Services at TruMark Financial, LLC is a limited liability company. Business conducted with Insurance Services at TruMark Financial, LLC is separate and distinct from any business conducted with the TruMark Financial Credit Union.

Community outreach

TruMark Financial's philanthropic efforts and social responsibility allow credit union employees and members to interact with one another and give back to the community. In 2023:

- Employees volunteered 2,348 hours at 125 organizations
- $83,290 was donated to 16 local organizations through the Community Giving initiative
- Collected food as part of a multi credit union and legislative food drive for Philabundance, plus additional $40,000 donations thoughout the year
- Toy drive for St. Christopher's Hospital for Children, plus an additional $20,000 donation for holiday toys
- Five Financial Reality Fair at local high schools and La Salle University provided a unique opportunity for students to experience the financial challenges they may face when they start life on their own
- TruMark Financial raised over $53,000 to provide personal finance resources to benefit local schools and a non-profit organization
- $10,600 in scholarship funds were provided through the credit union's Financial Jeopardy event
- Through the Concern for Community initiative TruMark Financial donated the following:
    - Children's winter coats to five non-profits that support families
    - Sweatpants to organizations providing transitional housing and/or assistance
    - Cleaning supplies for organizations providing transitional housing and/or assistance
    - Garden supplies for community cooperative gardens
    - Care baskets to senior citizens: walking canes, magnifying glasses, large print cards
    - Kids' books and crafts to non-profits that support and offer child services
    - Baby care items to local agencies that support new parents
    - Backpacks to organizations that support families dealing with challenging situations
    - Lunch bags filled with snacks for children
    - Thanksgiving baskets for families
    - Mittens and hats for children to five non-profits that support families

Products and Services

TruMark Financial offers a variety of low or no-fee products and services

Deposit Accounts

- Savings accounts
- Checking accounts
- Money Market accounts
- Certificates
- Individual Retirement Accounts (IRAs)
- Club accounts
- College Savings Accounts
- Other savings accounts
    - Custodial, Estate, Individual Development Accounts (IDAs), Restricted Burial, Trust

Loan Services

- New and used vehicle loans
- Mortgages
    - Adjustable rate mortgages (ARMs), fixed-rate mortgages, jumbo mortgages, vacation/investment home financing
- Home equity loans and lines of credit
- Signature loans
- Share-secured loans
- Convenience line of credit
- First Credit Loan
- Stock-secured loans
- Visa® credit cards
- Student loans
- Loan payment protection
    - Credit life and disability insurance, GAP coverage

Convenience Services

- Visa debit card
- Debit and credit card rewards program
    - CURewards®, CashRewards
- Online/mobile banking
    - e-Statements
- Mobile app with mobile deposit
- Mobile wallet - Apple Pay®, Google Pay®, and Samsung Pay®
- Online Bill Pay
- Direct deposit
- Text banking
- Account Management by Phone
- Member Service Center (1-877-TRUMARK)
- Remittance services
- Money orders

Products and Services (cont.)

Business Services

- Business savings accounts
- Business checking accounts
    - Visa debit card, overdraft protection services
- Business Maximizer money market accounts
- Remote deposit capture
- ACH
- Merchant Services
- Business loans
    - Commercial mortgages, lines of credit, and Visa credit cards
- Government banking
- Non-profit banking
- Other Business Services

Insurance Services**

- Property and casualty insurance
    - Automobile
    - Homeowner's
    - Renter's
    - Personal liability
    - Business
- Accidental death & dismemberment
- Term life insurance
- Whole life insurance

Wealth Advisors*

- Tax-advantaged annuities
    - Fixed
    - Immediate
    - Variable
- Mutual funds
    - Features include growth, income, value, tax-advantaged
- Bonds
    - Corporate
    - Government
    - Municipal
- Managed accounts
- Life and health insurance
- Unit investment trusts
- Brokerage services
- Objective advice
- Retirement planning
- College planning

Other Member Benefits

- Visa gift cards
- Free budgetary counseling
- Birthday dollars (age 12 and under)
- Free notary service
- Overdraft protection services
- Automatic transfer
- Loan payment protection options
- Online banking and bill pay

Representatives and contacts

Board of Directors

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

Supervisory Committee

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

Senior Management

Kelly Botti, Chief Executive Officer
Vincent Market, Executive Vice President, Chief Financial Officer
Daniel Brewin, Executive Vice President, Chief Operating Officer
Dana Brown, Executive Vice President, Chief Retail Banking Officer
Marianne Drumm, Executive Vice President, Chief Risk Officer
Patrick O'Halloran, Executive Vice President, Chief Information Officer
Steve Olson, Executive Vice President, Chief Lending Officer
Karen Sweeney, Executive Vice President, Chief People Officer

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Member banking is better banking®

Dedicated to its membership, TruMark Financial's board of directors, senior management, and employees adhere to the following Core Purpose, Core Values, and Visionary Goal to continually offer TruMark Financial's members the best service in member banking:

Core Purpose
To help members reach their financial well-being

Core Values

- Integrity: To earn members' trust, we will hold ourselves accountable to the highest level of integrity
- Service: To achieve member satisfaction, we will perform extraordinary member service
- Soundness: To continue the benefits of membership for future generations, we will ensure the credit union is financially sound

Visionary Goal
To be the first place our members turn for all their financial needs