

quarterly Dividend

*TruMark
Financial*[®]
Credit Union

Summer 2024

- Catch-up on retirement contributions
- Providing financial education for students
- Protecting what matters
- Team members making a difference
- Staying connected while away this summer





Take control by catching up on your retirement savings

Have you saved enough for retirement? Whether you started late, or have regularly saved throughout your career, you might wish you could stash additional cash in your retirement fund. Fortunately, if you're 50 or older, or turning 50 in 2024, you can. The IRS offers retirement catch-up contributions as a way to save extra each year to help you increase your retirement savings. In some cases, it may even help to reduce your taxable income.

What are catch-up contributions?

When U.S. taxpayers reach the age of 50, they are allowed to make contributions above the standard contribution limits into certain retirement accounts, regardless of how much they have saved already

Who is eligible?

U.S. taxpayers ages 50 and older

What account types are eligible?

401(k)/403(b)/457(b), SIMPLE IRAs, as well as Traditional and Roth IRAs

2024 catch-up contribution limits:

Account type	Standard contribution limit per year	Catch-up contribution amount per year	Total contribution limit per year
401(k), 403(b), 457(b)	\$23,000	\$7,500	\$30,500
SIMPLE IRA	\$16,000	\$3,500	\$19,500
Traditional or Roth IRA	\$7,000	\$1,000	\$8,000

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
--	-----------------------------	--	----------------



276 volunteers provided valuable financial education to over 2,800 students

Financial education for students

Throughout this year, TruMark Financial's Reality Fairs have significantly impacted our local communities by providing valuable financial education to over 2,800 students. These events wouldn't have been possible without the support of our volunteers, including TruMark Financial team members and local financial, education, and professional community members.

The events allow students to choose a career and budget their monthly salary, covering essential expenses like housing, utilities, and food. The hands-on experience helps students understand the importance of financial planning, preparing them for real-life financial decisions.



Enjoy the comfort of knowing you're protected

Insurance plays 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



Earn rewards on all your back to school shopping

Plus, get a \$50 gift card* when you open a TruMark Financial Rewards Visa® credit card by August 31, 2024

- Rates as low as 14.24% APR**
- Earn one point for every \$1 spent
- \$0 annual fee, \$0 balance transfer fees, and \$0 cash advance fees

Apply today

Visit trumarkonline.org/rewards, your local **branch**, or call **1-877-TRUMARK**

*New Rewards Visa credit card applications approved 7/1/24 and 8/31/24, will receive 7,700 CUREwards points. Points will be awarded no later than 9/30/24. 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. All loans subject to approval. Business accounts are not eligible. Visit trumarkonline.org/rewards for full details and official rules. **Annual Percentage Rate (APR) is a variable rate and is accurate as of 6/15/24. Credit card approval depends on creditworthiness and other qualifications. Minimum rate is 14.24% APR. Maximum rate is 17.99% APR. Rates, terms, and conditions are subject to change without notice. All loans subject to approval.



TruMark Financial team members are making a difference

We are truly honored by the impact TruMark Financial team members have on our communities. Whether it's business or personal banking, they make a real difference in the lives of our members.

We'd like to extend a special thank you to Chris from our West Chester branch. One member recently shared their experience, highlighting how Chris's support was invaluable during a particularly challenging time. After the member lost their spouse, they had numerous questions about property, business, and personal banking issues. Chris walked them through everything, providing guidance and support for over 18 months as they navigated the legal and banking challenges.

Chris, your compassion and expertise have touched the lives of many, and we are incredibly proud to have you on our team. To all our team members, your hard work and dedication are deeply appreciated. Thank you for making TruMark Financial a place where our community can always find the help they need.

Retirement well wishes

It is with the deepest appreciation for his many years of service that TruMark Financial announces the retirement of Mr. Joseph J. Ciaranca, Director. Mr. Ciaranca served on the Board of Directors since 2018. Previously, he was a member of the Supervisory Committee for 16 years. During his tenure on the committee, he held the offices of Secretary and Chairperson. TruMark Financial would like to thank Mr. Ciaranca for his dedication to the credit union.

Experience hassle-free banking on vacation

TruMark Financial's online banking and mobile app make it easy to manage your finances on the go this summer. With secure technology, you can check balances, view transactions, make transfers, and pay bills—all from your mobile phone. Experience the convenience and flexibility of TruMark Financial's mobile app features such as:

- **Bill Pay**

Never miss a payment, schedule your bills ahead of time

- **Lock/unlock your card**

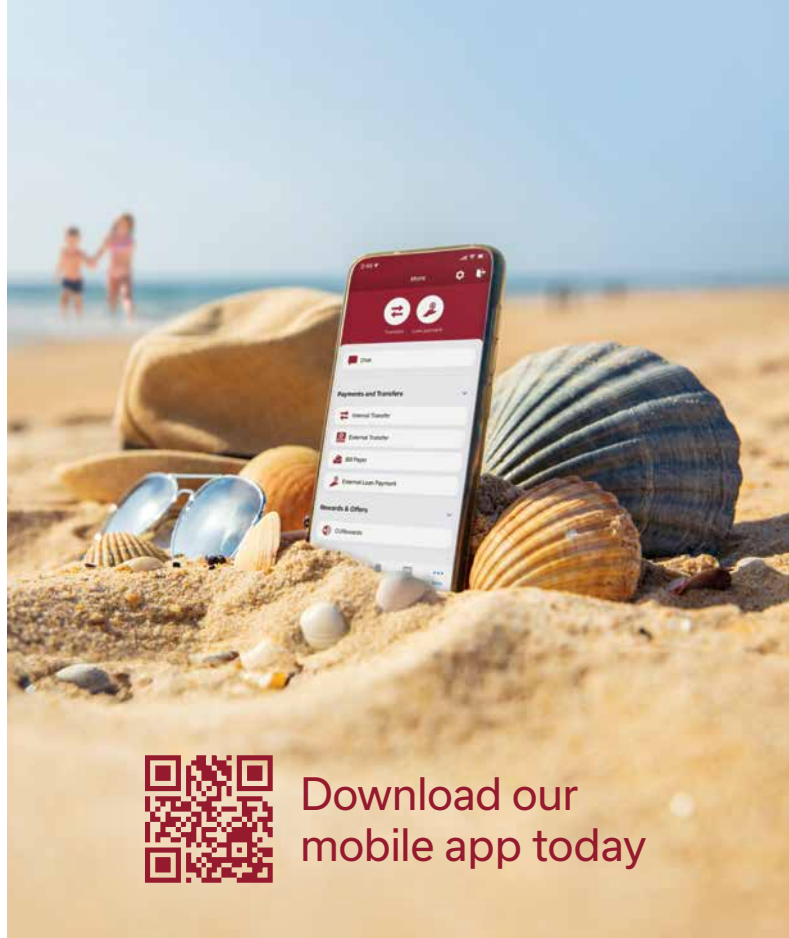
Misplaced your card? Protect your accounts quickly with a swipe!

- **Money Management**

Create and maintain travel budgets, track spending, and set spending alerts

Learn more

Visit trumarkonline.org/mobile-banking



Download our
mobile app today

Save more with a 6-month Certificate

5.00% APY*

\$500 minimum to open • Federally insured by NCUA

Open a Certificate

Visit trumarkonline.org/certificates, your local **branch**, or call **1-877-TRUMARK**

*Annual Percentage Yield (APY) subject to change. Minimum deposit of \$500. Rate is compounded and posted monthly. Early withdrawals before the maturity date on Certificates are subject to penalty.



Don't put your dreams on hold

Unlock your home's equity with a TruMark Financial HELoC Select

Rates as low as

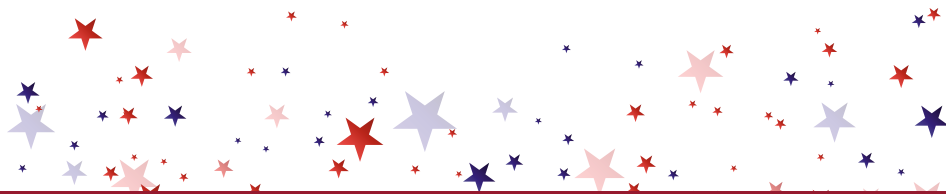
7.74%^{APR*}

No annual or inactivity fee

Apply today

Visit trumarkonline.org, your local **branch**, or call **1-877-TRUMARK**

*Annual Percentage Rate (APR) accurate as of 6/15/24, applies to minimum line amount of \$5,000, is subject to change without notice, and applies to a loan-to-value (LTV) ratio of 80% for primary residence. Rates vary depending 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. \$200 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



Holiday closings:

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

Independence Day

Thursday, July 4

Labor Day

Sunday, September 1, and Monday, September 2

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.

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

Branch locations

Scan the code to find branch and ATM locations



Copyright © 2024 TruMark Financial Credit Union. All Rights Reserved.
"TruMark Financial" is a registered trademark of TruMark Financial Credit Union.

TruMark Financial® Credit Union
Member banking is better banking®