

# 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 145,000 members through a network of 24 branches. Visit [trumarkonline.org/ourstory](http://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**<sup>®</sup> Credit Union  
Member banking is better banking<sup>®</sup>

## 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	<a href="http://trumarkonline.org">trumarkonline.org</a>
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 148,000
Asset size	\$3.37 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:

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Federally insured by NCUA



## 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 throughout 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
- Business Escrow accounts
- Remote deposit capture
- ACH
- Positive Pay
- Merchant Services
- Business loans
  - Commercial mortgages, lines of credit, and Visa credit cards
- Government banking
- Non-profit banking
- Estate account 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

- Free<sup>†</sup> Greenlight debit card
- 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
- Credit monitoring

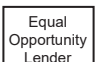
\*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. TruMark Financial Credit Union and TruMark Financial Wealth Advisors are not registered 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:

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Greenlight is a financial technology company, not a bank. The Greenlight app facilitates banking services through Community Federal Savings Bank (CFSB), Member FDIC. †TruMark Financial Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their TruMark Financial Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Offer ends 01/22/2027. Offer subject to change and partner participation.

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# Representatives and contacts

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Kathleen L. Wells, Treasurer  
R. Terence Brunt, Secretary  
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James P. DeBow, Director  
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William Donehower, 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  
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<sup>®</sup>

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