

February 1, 2020

Turn your home's equity into extra cash in your pocket.



**1.75% APR**  
through all of 2020 for all credit scores

**No application fee or closing costs**

Offer is available for new applications submitted from December 2, 2019 - December 31, 2020. The 1.75% introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a 90% loan-to-value (LTV) or less. The introductory interest rate will be fixed at 1.75% from inception to December 31, 2020. After the introductory period, the APR is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. As of December 31, 2020, the variable rate for Home Equity Lines of Credit range from 4.50% APR to 11.00% APR. Higher rates may apply due to an increase in the Prime Rate, for a credit limit below \$25,000, an LTV above 85% and/or a low credit score. The rate will not vary above 18% APR or below 1.75% APR. Loans are subject to credit approval and program guidelines. Interest rates and program terms are subject to change without notice. Property insurance is required. Member pays no closing costs if the loan amount is above \$25,000, unless the loan is paid in full and closed within 36 months. If the loan is paid in full and closed within 36 months, the member is obligated to pay (recapture) closing costs associated with the opening of this loan. Equal Housing Lender. Federally insured by the NCUA.

**EARN 10% APY**

on your savings with our Debit Card Round Up Savings Program!

With our free **CHANGE IT UP** program, we'll round up the amount of your debit card purchases to the next whole dollar.



Save More with TrueCore.

\*APY=Annual Percentage Yield. Change It Up: Enrollment is free. To utilize Change It Up, must be a member of TrueCore Federal Credit Union and qualify for the TruePerks Membership Rewards program. TruePerks is effective as of April 2, 2018 and is exclusive to qualifying TrueCore members. To qualify for TruePerks, members must use their TrueCore debit or credit card at least 15 times per month, have free e-statements, use direct deposit, and utilize free e-services. **Debit Card:** Member must have a checking account (age 16 and up) to qualify for a debit card. Checking account opening is subject to third party screening. **E-statements:** Enrollment is free, but exceptions can be made on this requirement in cases where one does not have internet access. **Direct Deposit:** Amount must be at least \$500 in a 45 day period; exceptions can be made if direct deposit is not available to the member. **E-services:** TruePerks qualification requires that a member accesses their TrueCore account via an electronic channel once every 30 days. These channels include online, mobile, Bill Pay, and Quick Pick Deposit. Exceptions can be made on this requirement in cases where one does not have internet access. **Change It Up:** There are no withdrawal restrictions on the Change It Up savings account. APY= Annual Percentage Yield and is accurate as of April 2, 2018. APY is based on monthly compounding for one year. In order for a debit card transaction to be included in the round up, it must be a signature-based transaction (credit). Cash back on closed loans may be transferred into your Change It UpTM savings account. Rates and terms are subject to change without notice. Some restrictions may apply. Credit Card: Member must be 18 to obtain a credit card; some restrictions may apply. TrueCore reserves the right to modify the program at any time. This credit union is insured by the National Credit Union Administration.

Ask about getting **\$5,000** in free assistance through the

**Welcome Home PROGRAM**

- ▶ Not just for first-time home buyers
- ▶ No repayment required
- ▶ Funds can be used for a down payment, closing costs, or prepaid escrows
- ▶ Active duty military and veterans may receive up to \$7,500
- ▶ Hurry! Funds are available starting March 2 for a limited time

Must be a member of TrueCore Federal Credit Union. Those who reside, work, attend school, worship, or volunteer in Licking County may become a member of TrueCore Federal Credit Union. Member must stay in the home for five years or he/she must repay a pro-rated amount of the funds advanced. Income restrictions apply. Member must put at least \$500 towards down payment and closing costs. First-time home buyer must complete a home ownership counseling program. Restrictions apply. Limited funds available per household. NMLS number: 470044.

Need unwrapped from Holiday

**DEBT?**

Resolve to improve your financial health in 2020 with an unsecured Consolidation Loan.

Rates are as low as 7.50%/8.48% APR

Offer is valid beginning January 2, 2020 and is available for a limited time. Must be a member of TrueCore Federal Credit Union. Those who reside, work, attend school, worship, or volunteer in Licking County may become a member. Rates and terms are subject to change without notice. Rate and APR are based on a \$10,000 loan amount, 24-month term, and a credit score of 740+. Your individual rate will be determined by your actual credit score. Approval is based on credit union qualifications and policies. Federally insured by the NCUA. Equal Housing Lender.



Auto Loans Rates

As low as **3.25% APR**

No payments for up to 3 months!

Must be a member of TrueCore Federal Credit Union (TFCU). Those who reside, work, attend school, worship, or volunteer in Licking County may become a member. Existing TFCU loans do not qualify for this offer. Rates are based on a credit score of 740 or better. Your individual rate will be determined by your actual credit score. Rates and terms are subject to change without notice. Approval is based on your credit qualifications and credit union policies. Interest will accrue from the date of the loan. APR = 3.25%. APR calculation is based on a rate of 2.86%, a \$30,000 loan amount, 36 month term, and a \$175 processing fee. Federally insured by the NCUA.

LIMITED TIME

SHARE CERTIFICATE SPECIALS

17 months  
**1.70% APY**

42 months  
**2.00% APY**

Special rates are based on TruePerks membership; ask a TrueCore team member for details on the TruePerks Membership Rewards Program. For those not in TruePerks, the APY for a 17-month certificate is 1.45% and the APY for a 42-month certificate is 1.75%. All deposits are insured up to \$250,000 by the NCUA. APY= Annual Percentage Yield. APY is accurate as of December 16, 2019. APY based on monthly compounding for one year. Rates and terms are subject to change without notice. A penalty applies for early withdrawal, which would reduce earnings on the account. Federally insured by NCUA.

Save More With TrueCore  
Call or Text 740-345-6608 • www.truecore.org

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