



215 Deo Drive • Newark, Ohio 43055  
Call/Text 740-345-6608 • [www.truecore.org](http://www.truecore.org)

# FALL 2020

Save more with TrueCore.

Proud to serve all of Licking County.



## 2020 Scholarship Recipients

Ramen Felumlee and Matthew Goodhart are the recipients of the 2020 TrueCore Federal Credit Union Scholarships. Two \$1,000 Scholarships are awarded annually to TrueCore members.

TrueCore will again be working with the Licking County Foundation when selecting the recipients of the 2021 scholarships. Please watch for details this coming winter.



**Ramen Felumlee**

Ramen is a 2019 graduate of Licking Valley High School. He is currently a sophomore at Cedarville University studying Social Studies Education and running cross country.



**Matthew Goodhart**

Matthew is from Heath, Ohio. He plans on attending Kent State University for Political Science.

## Important Coronavirus (COVID-19) Update

Updated  
September 22, 2020.

At TrueCore, our members come first, that is why our top priority is to ensure your health and safety. **The Deo Drive branch lobby is open, and masks are required by the Ohio Department of Health.** Things look and feel a little different because of the extra precautions we are taking to protect you. Here's what you can expect:

### New hours to serve you:

- ▶ Monday-Thursday 10 a.m.-4 p.m., Friday 10 a.m. - 5 p.m., and Saturday 10 a.m.-noon
- ▶ Monday-Saturday the Deo lobby will be reserved from 9-10 a.m. exclusively for Prime Time Club members (ages 55+) and those at a higher risk for severe illness as defined by the CDC.
- ▶ All other branch lobbies are closed until further notice, but the drive thru areas and Contact Center will maintain normal business hours, fully staffed, and ready to serve you.

### Increased safety precautions:

We are strictly adhering to physical distancing guidelines and sanitation standards in accordance with the Ohio Department of Health. Visit [www.truecore.org](http://www.truecore.org) for a complete list of the steps we've taken for your safety.

### Several ways to serve you remotely:

Don't forget all the ways you can access your TrueCore funds remotely: online, through the mobile app, ATMs, and Night Drops. If you need assistance, please don't hesitate to call/text 740-345-6608 or email [info@truecore.org](mailto:info@truecore.org). Thank you for your membership.

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## Understanding Your Credit Score

Healthy credit is a key component of qualifying for mortgages, auto loans, and even new jobs. A FICO score is the three-digit number that summarizes your credit report. It's only a small slice of the credit pie, but it's an important one. Understanding what it all means will greatly improve your chances for obtaining the highest credit score possible.

FICO, or credit scores, are calculated using debt, payment history, outstanding loans or liens, and other statistical data collected by credit bureaus. It's a snapshot of an individual's credit history, conveniently rolled into a three-digit number and regularly evaluated by lenders, employers, insurance agents, and others for various reasons. A good credit score can aid in the homebuying or job seeking process, while a bad credit score can hinder it.

According to Value Penguin by Lending Tree, the average credit score in America is at an all-time high at 695. Scores range from below 600 (poor) to above 800 (excellent), so 695 is right on the line between a fair and a good credit score. Unfortunately, 14 percent of the population has no score and is labeled as "credit invisible," making it difficult for these individuals to obtain new lines of credit. Homebuyers, on the other hand, average a credit score of 728 which is slightly above the national average.

Because establishing and maintaining good credit is the key that unlocks financial opportunity, it's important to keep tabs on it. As a TrueCore member, your credit score is always available to you on our free mobile app. It takes patience and consistency to build a high credit score, but it's something everyone can achieve. Visit [www.truecore.org](http://www.truecore.org) for tips to improve your credit score.

*-Ohio Credit Union League, September 2020*



## Fall Car Care Checklist

October is Car Care Month – a reminder to drivers to perform checks and needed maintenance to prepare their vehicles for the winter. AAA offers this checklist of items that drivers can easily perform themselves if they want:

- **Tires.** Make sure tires are inflated to the proper pressure listed on the car's door jamb, have a least 3/32 of tread depth, and are wearing evenly.
- **Lights.** Check the operation of all lights and replace any burnt-out bulbs.
- **Wiper blades.** Replace any blade that leaves streaks or misses spots.
- **Fluids.** Check transmission, brake and power steering fluid levels and top off as necessary. Fill the windshield washer fluid reservoir with a cleaning solution formulated for winter.
- **Hoses and belts.** Check drive belts for cracking and fraying and look for leaks, cracks and loose clamps on hoses.
- **Air filter.** If you hold the air filter in front of a 60-watt light and most of the light is blocked, it's time for a replacement.
- **Battery.** Make sure your battery terminals and cable ends are free from corrosion and the connections are tight.

If you prefer, an Approved Auto Repair or AAA Car Care Plus facility can complete this checklist, as well as test your battery, check your brakes, and perform other needed maintenance. Go to [AAA.com/AAR](http://AAA.com/AAR) to find a location near you.

*-AAA Magazine, September 2020*

Finance your new or used car purchase with TrueCore, or bring it to us from another lender, and we'll pay you up to

**\$500!**



- ▶ No payments for up to 3 months
- ▶ Local service
- ▶ Apply online at [www.truecore.org](http://www.truecore.org)
- ▶ Rates as low as 2.98% APR

Offer is valid July 1, 2020 and is available for a limited time only. 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 = 2.98%. APR calculation is based on a rate of 2.600%, a \$30,000 loan amount, 36 month term, and a \$175 processing fee. Federally insured by the NCUA.

# What's happening at TrueCore

FEDERAL CREDIT UNION

## Board of Directors Call For Nominations



The TrueCore Nominating Committee is seeking qualified candidates for nomination to the volunteer Board of Directors. Three candidates will be chosen to fill three-year terms, beginning March 2021.

### Qualifications are as follows:

- Be a member in good standing at TrueCore.
- Be at least 18 years old and bondable.
- Sign a letter of consent.
- Provide a résumé, including a cover letter stating why you would like to serve your credit union.
- Agree to a background check.

Anyone who meets these qualifications and is interested in serving should mail their résumé to: **Chairperson, Nominating Committee, 215 Deo Dr., Newark, Ohio 43055**

All résumés must be received by the close of business  
**Tuesday, November 17, 2020.**

## Free Workshop *Economic Outlook: The Remainder of 2020 and Beyond*

**Monday, October 26 at 6 p.m.**

Join us for a review of the economic outlook for the rest of 2020 and beyond. This meeting will be held virtually via Zoom, a free remote conferencing service.

**Please RSVP to [ssmithreed@truecore.org](mailto:ssmithreed@truecore.org) or 740-788-3507 to receive the Zoom login information.**

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**Christmas Club** funds were disbursed October 1st after dividends were paid. Funds were automatically transferred to either your savings or checking, according to which you specified. Your Christmas Club account will start automatically for the next year!

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As fraud attempts are on the rise, TrueCore wants you to know that we are dedicated to protecting your privacy and security. We will never ask for sensitive information from you (i.e. Social Security number, personal ID, password, PIN, or account number). We strongly suggest that you do not share this information with anyone. To read more about current scams and how to prevent and recover from identity theft, visit [truecore.org/resources/security-alerts](http://truecore.org/resources/security-alerts).



In 2017, TrueCore Federal Credit Union introduced the TrueCore Foundation, a 501(c)(3), non-profit organization. The Foundation's volunteer Board of Directors is comprised of a diverse group of employees, and their mission is to improve the lives of others by fulfilling needs in our community.



#### TRUECORE FOUNDATION BOARD OF DIRECTORS

FRONT ROW, LEFT TO RIGHT: SARAH HAMILTON, SECRETARY; SHANI SMITH-REED, CHAIR; DONNA SNIDER, VICE CHAIR; CLINT WHITE, TREASURER.

BACK ROW, LEFT TO RIGHT: ASPEN LARUE, TYLER CRALL, CARRIE FERGUSON, JAMIE GARRABRANT, COURTNEY NORTH.

#### Here is a list of community organizations the TrueCore Foundation has helped so far this year:

American Childhood Cancer Organization – Karis' Cause  
American Red Cross

Big Brothers Big Sisters of Licking & Perry Counties  
Boundless Behavioral Health, Inc.  
Boy Scouts of America

Community Church: Night to Shine  
Crossroads Crusaders

Food Pantry Network of Licking County  
Hartford Junior Fair

LEADS Community Action Agency  
Licking County Coalition for Housing

Licking County Historical Society  
Licking Memorial Health Systems

Mental Health America of Licking County  
New Hope Lutheran Church

Owens Corning  
St. Vincent Haven

The Energy Cooperative  
The Midland Theatre

The Salvation Army  
Together We Grow Gardens

Twentieth Century Club  
Utica Church of Christ

Women United of Licking County

To learn more about the TrueCore Foundation, please contact Shani Smith-Reed, Chair, at [foundation@truecore.org](mailto:foundation@truecore.org).

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## 5-INGREDIENT WHITE CHICKEN CHILI

This delicious budget-friendly recipe can be made with just 5 ingredients in 15 minutes.

### Ingredients:

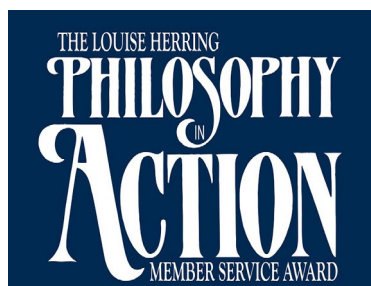
- 6 cups chicken stock
- 3 to 4 cups cooked shredded chicken
- 2 (15-ounce) cans beans of your choice, rinsed and drained
- 2 cups (16 ounces) salsa verde (store-bought or homemade)
- 2 teaspoons ground cumin
- Optional toppings: diced avocado, chopped fresh cilantro, shredded cheese, chopped red or green onions, sour cream, crumbled tortilla chips



### Instructions:

- 1. Combine ingredients.** Stir together chicken stock, shredded chicken, beans, salsa and cumin in large stockpot.
- 2. Bring to a simmer.** Cook on high heat until the soup reaches a simmer. Then reduce heat to medium-low to maintain the simmer.
- 3. Serve.** Serve immediately, garnished with your favorite toppings.

By: Ali Ebright, <https://www.gimmesomeoven.com>



TrueCore is the proud recipient of the 2020 Louise Herring Philosophy in Action Member Service Award. The award is given to a credit union for its practical application of credit union philosophy within the actual operation of the credit union. It is awarded for internal programs and services that benefit membership.

TrueCore was recognized for their employee recognition program, Magical Moments, where employees nominate each other throughout the year for going above and beyond to provide exceptional service.

If you've witnessed a TrueCore team member going above and beyond, we'd love to hear about it. Please send your comments to [expectmore@truecore.org](mailto:expectmore@truecore.org), review us on Google or Facebook, or mail them to:



**TrueCore Federal Credit Union**  
**Attn: Magical Moments**  
**215 Deo Drive**  
**Newark, OH 43055**