



215 Deo Drive • Newark, Ohio 43055
Call/Text 740-345-6608 • www.truecore.org

WINTER 2021

Save more with TrueCore.
Proud to serve all of Licking County.



Resolve to reward yourself this year with **Cash Back Rewards** from TrueCore's new Visa Credit Card



- ▶ Earn 1.5% cash back on purchases
- ▶ Earn an additional \$150 cash back bonus after your first three months (with a minimum of \$3,000 in purchases)
- ▶ Receive a cutting-edge metal card design
- ▶ No balance transfer fee

TrueCore's cash back rewards program is effective as of October 1, 2020. Cash back rewards are based on monthly, signature-based transactions only. Lines range from \$5,000 to \$20,000. Annual fee \$69 (fee waived for the first year). Rates and terms are subject to change without notice. Find complete details at www.truecore.org. Federally insured by the NCUA.



Magical Moments Winner

Congratulations to Branch Manager Donna Snider for winning TrueCore's Magical Moments employee contest! Donna received the most nominations this year from fellow employees for going above and beyond to provide exceptional service to TrueCore members.



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SMOKEY POTATO PANCAKES

\$1.95 per serving

Total Time: 45 Minutes

Yields 4 servings



Spinach salad with red onion and tangy vinaigrette is a lovely companion to these potato cakes.

Ingredients:

- 2 center-cut hickory-smoked bacon slices
- 2 cups chopped onion
- 1 cup of thinly sliced leeks
- 3 garlic cloves, chopped
- 1 ½ pounds shredded peeled baking potato (about 2 large)
- ½ cup (1 1/2 ounces) shredded sharp cheddar cheese
- ¾ teaspoon salt
- ½ teaspoon freshly ground black pepper
- 2 large eggs
- 1 tablespoon butter
- ¼ cup reduced-fat sour cream

1. Preheat oven to 350°.

2. Cook bacon in a large skillet over medium heat until crisp. Remove bacon from pan using a slotted spoon, and crumble. Add onion to drippings in pan, and cook for 5 minutes, stirring occasionally. Add leek and garlic; cook for 2 minutes, stirring frequently. Combine onion mixture, grated potato, cheddar cheese, ¾ teaspoon salt, black pepper, and 2 large eggs in a medium bowl, stirring well.

3. Divide the potato mixture into 8 equal portions, and shape each portion into a 1/2-inch-thick patty. Squeeze moisture from each patty. Melt 1 tablespoon butter in a nonstick skillet over medium-high heat. Add patties to pan; sauté 2 minutes on each side. Transfer patties to a baking sheet; bake at 350° for 15 minutes or until set. Top with crumbled bacon and sour cream.

Important Coronavirus (COVID-19) Update December 18, 2020.

At TrueCore, our members come first, that is why our top priority is to ensure your health and safety. Here are some of the precautions we're taking in order to do our part:

All TrueCore lobbies are closed until further notice. Appointments may be scheduled if necessary.

Our drive thru areas remain open, fully staffed, and ready to serve you. Our drive thru representatives are strictly adhering to sanitation standards in accordance with the Ohio Department of Health.

Our Contact Center is prepared to assist you during regular business hours. Call/text 740-345-6608 or email info@truecore.org.

If you are interested in applying for a loan, we are fully prepared to fulfill your needs. Call/text 740-345-6608 or apply online at www.truecore.org for both consumer and mortgage loans.

We want to remind you of all the ways you can access your TrueCore funds remotely:

- ▶ **Online banking** - Access your accounts 24/7 at www.truecore.org.
- ▶ **TrueCore's mobile app** - Transfer funds, deposit checks with Quick Pic Deposit, make payments, control your cards, and more.
- ▶ **Free ATMs** - Access them free at each branch (including the Pataskala office), 100+ Duke & Duchess shops, or at thousands of partner ATMs nationwide.
- ▶ **Consumer Loans** - Apply online.
- ▶ **Mortgage Loans** - Apply online while rates are low.
- ▶ **Night Drop** - Deposit cash, payments, and checks without waiting in line; they will be processed within 24 business hours.

If you need assistance, please don't hesitate to call/text 740-345-6608 or email info@truecore.org. Thank you for your membership.

Here's what some of our members are saying about TrueCore.

Diamond Dave on Google



"A lot of smart choices reasonably priced."

NickRamone0 on Google



"Always friendly and leave you with a smile. Best in Newark. I so appreciate that they provide free, instant debit card replacements if you lose your card. I won't ever leave!"

Lyndsay W. on Facebook

★ recommends TrueCore Federal

"My husband and I just closed on our home which is financed through TrueCore. We were also selling a home at the same time we were buying. The lender for our buyers kept pushing back closing, but TrueCore and Carrie (Heath location) were always on top of things, even at a very short notice. If you are looking for a place for all your banking and finance needs, I would most definitely recommend TrueCore!! I wouldn't bank anywhere else! Small town, personal feel with incredible work ethic."

News and Updates

2021 Scholarship Program

TrueCore will be awarding two \$1,000 scholarships in 2021 through the Licking County Foundation. To qualify for this scholarship, the applicant must be a TrueCore member and a current high school or college student. The Licking County Foundation will begin accepting applications on Monday, January 18, 2021. Applications can be obtained and submitted online by visiting www.thelcfoundation.org/scholarships. The deadline to apply is Friday, February 26, 2021 at 5 p.m.

2021 Annual Meeting

Please save the date for Wednesday, March 17 at 6 p.m. Complete details will be available at a later date.

Maxine Binckley Community Service Award

The Board of Directors of TrueCore Federal Credit Union is seeking qualified candidates for nomination for the Maxine Binckley Community Service Award. This award recognizes members of the credit union who give back to our community. Past recipients include:

- 2020 Kathy Braidich
- 2019 Maxine Binckley
- 2018 Tim Gano
- 2017 Ken Kempton
- 2016 Barb Meckley
- 2015 Tom Copeland
- 2014 Deb Tegtmeyer
- 2013 Jim and Jean Spittler

In 100 words or less, please submit your nomination to directors@truecore.org by Friday, January 29, 2021, or mail your nomination to:

TrueCore Federal Credit Union
Attn: Jay Young, President-CEO
215 Deo Drive
Newark, OH 43055

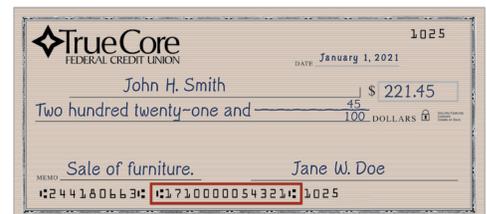
Important Tax Information

To receive your tax refund promptly, please make sure you are using the correct account number. The following numbering structure will help you. We'll use the account number of 54321 as an example:

CHECKING

If you want your refund to go into your checking account, the number you would use would always be a 13 digit number. This can be found at the bottom of your check in the center, to the right of the routing number which is 244180663, and to the left of the check number. Examples of this number would include but are not limited to:

- 1710000054321
- 1720000054321
- 1770000054321



SAVINGS

If you want your refund to go into your savings account, the number you would use would be 54321. No zeros preceding or following the core number are necessary.

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MEMBERS SAVE UP TO \$15

Visit www.truecore.org to learn how to start saving.

Love My Credit Union® rewards



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.



Here is a list of community organizations the TrueCore Foundation helped in 2020:

- A Call to College
- 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
- Buckeye Lake Library
- Community Church: Night to Shine
- Crossroads Crusaders
- Food Pantry Network of Licking County
- Hartford Junior Fair
- Hospice of Central Ohio
- Kingdom Pillars
- LEADS Community Action Agency
- Licking County Aging Program
- Licking County Coalition for Housing
- Licking County Family YMCA
- Licking County Historical Society
- Licking County Job and Family Services
- Licking Memorial Health Systems
- Mental Health America of Licking County
- New Hope Lutheran Church
- Newark Kiwanis
- Newark Lions Club
- Newton Township Fire Department
- 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, visit www.truecore.org or email foundation@truecore.org.

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Kroger Kroger Community Rewards Program

With Kroger Rewards, every time you scan your Kroger Plus card, the TrueCore Foundation receives a portion of every dollar you spend – and you still receive fuel rewards and coupons!

This is such an easy way to contribute. If you're starting at the Kroger website, here are quick and easy instructions:

- Go to www.kroger.com
- Go to the 'MENU' at the top left of the page
- Click on the Savings tab
- Scroll to Community Rewards at the bottom of the Savings category
- Scroll down to "LINK YOUR SHOPPER'S CARD" and click on "Get Started"
- Sign in or create an account to enroll
- Under Find an Organization, type in the word 'TrueCore' and hit Enter
- Select Enroll
- You should see confirmation at the top of the page.

You have successfully enrolled in Community Rewards.



Don't forget to buy gift cards at Kroger and be sure to scan your Kroger card with every in-store purchase. Kroger Rewards apply to Click List purchases as well.

Questions? Visit www.truecore.org or email foundation@truecore.org to learn more.

TruePerks

Membership Rewards Program

Designed to reward our most active and loyal members.

To learn more about our TruePerks program, email info@truecore.org or visit www.truecore.org.