



## 2019 Annual Meeting Highlights

TrueCore lost a very important part of our family when long-time Board member Maxine Binckley passed away in January. She spent 16 years volunteering her time and energy to the credit union along with many other local organizations.



In Maxine's honor, the Board of Directors renamed their annual Outstanding Community Service Award to The Maxine Binckley Community Service Award. Her children Lori Blosser and Tim Binckley (center) are pictured with President-CEO Jay Young (left) and Board Chair Tom Lawyer as she was honored posthumously. TrueCore donated \$500.00 in Maxine's name to The Midland Theatre.



Mary Hofacker was recognized for her service to the Board and Supervisory Committee from 2011-2019.



### A message from the President-CEO

Hello TrueCore Family,

As a credit union family, we believe in the credit union motto, "People Helping People." We began 2018 with this in mind as we donated over 1,500 hours of community service. We also stayed true to our core values by assisting over 2,400 members with new loans and opened over 1,400 new accounts. Simply said, because of you, 2018 was the best year in our 78-year history.

Looking forward, 2019 also promises to be a great year as we open a new branch in Pataskala. This branch will enable us to serve the western part of Licking County, which aligns with our strategic plan. As for new products, we will update our website with a fresh new look and introduce our first-ever Rewards Visa Card. So stay tuned: 2019 is picking up right where 2018 left off.

On a personal note, I want to say thank you for making TrueCore a premier financial institution. As always, I appreciate your confidence and trust in allowing us to serve your financial needs today, tomorrow, and in the years to come.

Sincerely,

Jay Young, CCE, CUDE  
President-CEO



Members have saved nearly \$2 billion with Love My Credit Union® Rewards!



Get more from your credit union membership at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



# Mortgage Loans

with only **10% Down** and  
**No Mortgage Insurance!**

Packages like this are often referred to as an **"80-10-10" Loan**.

- 80% of the purchase price = the first mortgage
- 10% = the second mortgage
- 10% = the down payment

## Benefits:

- ▶ This package is perfect for homebuyers who don't have the traditional 20% down payment when applying for a mortgage. Providing a 20% down payment eliminates the need to pay extra for private mortgage insurance (PMI). Not to be confused with homeowners insurance which protects the home, PMI is required by the lender to protect the loan.
- ▶ TrueCore's second mortgage makes up whatever money is lacking to make up a 20% down payment. The interest may be tax-deductible, potentially saving you even more money.
- ▶ This type of package can also significantly lower the interest rate of your mortgage.

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. Application fee and closing costs may apply. Check with your tax advisor on how an 80-10-10 loan would affect your tax situation. Restrictions may apply. Federally insured by the NCUA. NMLS#470044.



## FREE HOME-BUYING WORKSHOP

### GUEST PANELISTS

**Wednesday,**  
**April 24**  
at  
**6:00 p.m.**

**215 Deo Drive,**  
**Newark**

To RSVP, please email  
[jhartshorn@truecore.org](mailto:jhartshorn@truecore.org)  
or call **740-788-3542**.



**Kimberly Keith**  
Realtor,  
Coldwell Banker King  
Thompson



**Donna Snider**  
Branch Manager, TrueCore  
NMLS# 729721



**Colin Beach, Esq.**  
Walker Novack  
Legal Group



**Brad Feightner, Jr.**  
Associated Insurance  
Agencies, Inc.



**Tim Cox**  
Blue Fin Home  
Inspections

Panel Moderator: **Jocelyn Hartshorn**, Lending Manager, TrueCore Federal Credit Union

Save the date to  
join us for our Annual

# CAR BAZAAR

and Member Appreciation Day.  
Bringing buyers and sellers together.

**Saturday, May 18**  
**9 a.m. to 1 p.m.**

TrueCore parking lot, 215 Deo Drive, Newark

Only TrueCore members can sell a vehicle, but anyone in the community can browse or buy! We'll help you with book values, offer you a free Carfax report for the vehicle you're selling, or help you with borrowing needs.

Drive-ins are welcome from 8-8:30 a.m. the day of the sale. All vehicles registered by Friday, May 10 will be promoted in the Newark Advocate, TrueCore marketing material, social media, and at [www.truecore.org](http://www.truecore.org). To register, call 740-788-3570 or email [adooley@truecore.org](mailto:adooley@truecore.org).

During the Car Bazaar, we'll have  
**Free Child Car Seat Safety Checks**  
and  
**Special offers from** 

## Great Tips for New Drivers



Getting your license is a rite of passage — one that teens may look forward to more than their parents. Fortunately, we've rounded up top tips for new drivers that will help them stay safer on the road and get to know their vehicle.

- Get in the habit of bringing the proper supplies: Have your driver's license and ID with you at all times. An ice scraper, gloves and a coat are important in the winter, too.
- Adjust your seat so you sit no closer than 10 inches to the steering wheel and so that you can see the road ahead.
- Minimize distractions while driving: Put your phone in a bag or the glove compartment so you're not tempted to text or scroll.
- Forgot which side the gas tank is on? There's an arrow next to the gas gauge on the dashboard that will point toward the tank side.

By teaching teens car basics early on, they'll be on the right track for a lifetime of good driving habits.

[HTTPS://OHIO.AAA.COM](https://ohio.aaa.com), FEBRUARY 21, 2019 BY KIMBERLY SCHWIND

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

No payments for up to 3 months!

If your car loan is:	We'll pay you:
\$10,000-\$29,999	\$200
\$30,000-\$39,999	\$300
\$40,000-\$49,999	\$400
\$50,000 and up	\$500



**\$500!**

Rates as low as  
**3.50%**  
APR

Offer is valid April 1, 2019 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 = 3.50%. APR calculation is based on a rate of 3.12%, a \$30,000 loan amount, 36 month term, and a \$175 processing fee. Federally insured by the NCUA.



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: JESSICA KUHNASH, SECRETARY; SHANI SMITH-REED, CHAIR; DONNA SNIDER, VICE CHAIR; JASON HALL, TREASURER.  
BACK ROW, LEFT TO RIGHT: ASPEN LARUE, MARY KLARK, CARRIE FERGUSON, SCOT VEATCH, COURTNEY NORTH.

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

- American Heart Association
- American Red Cross
- Big Brothers Big Sisters of Licking & Perry Counties
- Boy Scouts Troop 7145
- Community Church: Night to Shine
- First Responders Cuddle Bear Drive
- Food Pantry Network of Central Ohio
- I am Boundless/Artists for Autism
- Jackson Vanest Cancer Benefit LEADS
- Together We Grow Gardens
- The Humane Society
- The United Way
- Women United

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

## Italian Sausage Stuffed Zucchini

Price: \$2.25 per serving

Yields 6 servings

### Ingredients:

- 6 medium zucchini (about 8 ounces each)
- 1 pound Italian turkey sausage links, casings removed
- 2 medium tomatoes, seeded and chopped
- 1 cup panko bread crumbs
- 1/3 cup grated Parmesan cheese
- 1/3 cup minced fresh parsley
- 2 teaspoons dried oregano
- 2 teaspoons dried basil
- 1/4 teaspoon pepper
- 3/4 cup shredded part-skim mozzarella cheese
- Additional minced fresh parsley, optional



### Instructions:

1. Preheat oven to 350°. Cut each zucchini lengthwise in half. Scoop out pulp, leaving 1/4 in. in the shell; chop pulp. Place zucchini shells in a large microwave-safe dish. In batches, microwave, covered, on high 2-3 minutes or until crisp-tender.
2. In a large skillet, cook sausage and zucchini pulp over medium heat 6-8 minutes or until sausage is no longer pink, breaking sausage into crumbles; drain. Stir in tomatoes, bread crumbs, Parmesan cheese, herbs and pepper. Spoon into zucchini shells.
3. Place in two ungreased 13x9-in. baking dishes. Bake, covered, 15-20 minutes or until zucchini is tender. Sprinkle with mozzarella cheese. Bake, uncovered, 5-8 minutes longer or until cheese is melted. If desired, sprinkle with additional minced parsley.

Recipe by: Donna Marie Ryan, Taste of Home  
<https://www.tasteofhome.com/recipes/italian-sausage-stuffed-zucchini/>

## Turn your home's equity into the money you need

for vacation, updates, education, and more.



**.99% APR**  
through all of 2019  
for all credit scores

April 1 - June 30, 2019

No closing costs

No application fee



\*.99% 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 .99% from inception to December 31, 2019. Offer is available for new applications submitted from April 1 - June 30, 2019. 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 April 1, 2019, the variable rate for Home Equity Lines of Credit ranged from 5.25% APR to 12.00% 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 .99% 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 unless the loan is closed within 36 months. If the loan is closed within 36 months, the member must re-pay all closing fees. Equal Housing Lender. Federally insured by the NCUA.