



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

WINTER 2022

*Proud to serve Licking, Fairfield, Knox,
Muskingum, and Perry Counties.*



Our New Pataskala Branch is Now Open



TrueCore is happy to finally announce the opening of its new Pataskala branch location! Equipped with state-of-the-art banking technology and 24/7 account access, this branch is conveniently located next to Kroger in Pataskala at 997 Oxford Drive North. We are proud to bring the first credit union to the city of Pataskala.

According to extensive research, Pataskala provides a strong mix of existing TrueCore members as well as potential members. The results from TrueCore's most recent member survey also indicated that Pataskala was a top choice for an additional TrueCore branch. We look forward to seeing you there!

TrueCore Now Proudly Serving Licking, Knox, Fairfield, Muskingum, and Perry Counties



TrueCore Federal Credit Union is proud to announce that we have received approval for a community charter expansion by The National Credit Union Administration and the TrueCore Board of Directors. This update allows TrueCore to be able to serve persons who live, work, worship, or attend school in Licking, Fairfield, Knox, Muskingum, and Perry Counties in Ohio.

"We are very excited about this new opportunity for our credit union," TrueCore CEO Jay Young said. "Growth is a very important part of making sure we can continue to provide the types of services that our members expect. This expansion directly aligns with our core values of service, community, innovation, and integrity. We're thrilled to be able to offer our not-for-profit banking experience to our neighboring counties."

TrueCore began by serving the financial needs of Owens Corning employees in 1940. The first charter expansion was to serve other employer groups in the 1980s, and the second was to serve all of Licking County in 2014.

Magical Moments Winner



Congratulations to Donna Snider for winning TrueCore's Magical Moments employee contest! Donna received the most nominations in 2021 from fellow employees for going above and beyond to provide exceptional service to TrueCore members.



Love TrueCore? Share us with your friends and family!



Earn unlimited rewards when you refer your friends and family to TrueCore Federal Credit Union. Simply register, then begin sharing this offer. Once your friends register and complete one of the required offers, you will each receive a Visa Reward Card. The more friends you refer, the more you can earn!

Current offers:

- \$100 For You, \$100 For Them** | Checking Account
- \$100 For You, \$100 For Them** | TrueCore Auto Loan
- \$250 For You, \$250 For Them** | TrueCore Mortgage

Registering is easy – pick your preferred method:

1. Go online to www.truecore.org/refer.
2. Call the Referral Ambassador Hotline at 866-498-4667.
3. Ask a TrueCore employee at any branch for a registration form.

Complete details can be found at www.truecore.org/refer.
Share the love and start earning today!

2022 Scholarship Program

TrueCore will be awarding two \$1,000 scholarships in 2022 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. Applications can be obtained and submitted online by visiting www.thelcfoundation.org/scholarships. The deadline to apply is Monday, January 24, 2022 at 5 p.m.

2022 Annual Meeting

Please save the date for Wednesday, March 23 at 6 p.m. Complete details will be available at a later date.

TrueCore to Host Free Shred-it Day

Protect your identity by shredding your confidential documents. Please save the date for Saturday, April 2 from 9 a.m. to 1 p.m. at 215 Deo Drive, Newark.

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.

In 100 words or less, please submit your nomination to directors@truecore.org by Friday, January 28, 2022, or mail your nomination to:

TrueCore Federal Credit Union
Attn: Jay Young, 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.

New Year, New You!

Earn and learn your way towards financial freedom with Truecore's financial literacy app, Zogo.



TrueCore received funding for the Zogo app through a grant from the Ohio Credit Union Foundation.



Enter access code
TrueCore to get started.

New Year, New Financial Resolutions

With 2022 upon us, now is the time to start making those resolutions for the new year. And what better place to start than with your finances? Use these helpful solutions to stick to your financial goals throughout the new year and beyond:

- **Set up autopay for everything:** From your utility bills to your rent, automate payments so you never have a late fee. Plus, excellent payment history will be reflected on your credit score. You can also automate money directly from your paycheck to your savings, so you won't even know you're missing it while saving at the same time.
- **Give your budget a makeover:** If it's been a while since you've tweaked your budget, take the time to restructure it to fit your most current lifestyle.
- **Match savings to spending:** For one month, try this savings technique that allows you to save as much as you spend. Simply add a dollar to savings for every dollar you spend. Or you could put a cap on it, like saving \$5 for each purchase made throughout the month.
- **Try a "savings spree":** Save the dollar amount of each calendar day for one month. Start by saving \$1 on the first of the month, \$2 on the second, and so on. You could end up saving around \$500 for the month!
- **Bump up your retirement contribution by 1%:** A little goes a long way. Investing a few extra dollars per month into your retirement account could pay out big in the end.
- **Talk to TrueCore about new ways to save in the new year:** A Christmas Club account will help you plan ahead so that you're not financially strapped for the holidays. Or enroll in Change It Up, TrueCore's free debit card round-up program. With Change It Up, your money will automatically transfer from your checking account to your Change It Up Savings Account and earn 10% APY.

- Ohio Credit Union League, December 2021

Mortgage Rates are Still Low

If you can afford a slightly higher loan payment each month, you'll save big in the long run. Act now while mortgage rates are still low. Check out the example below:

Loan Amount	Term	Rate	Standard Payment	Total Interest	Total Payments
\$150,000	30 years	4.50%	\$760.03	\$123,609.26	\$273,609.26
\$150,000	15 years	2.50%	\$1,000.19	\$30,032.82	\$180,032.82

Rates and terms are subject to change without notice.



**Questions? Our mortgage professionals
are ready with answers.**

Call/text 740-345-6608, email info@truecore.org, or apply online at www.truecore.org.

BIG SAVINGS!

**You save
\$93,576.44!**



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 2021:

A Call to College
American Red Cross East Central Ohio
Behavioral Healthcare Partners of Central Ohio
Big Brothers Big Sisters of Licking & Perry Counties
COTC
Food Pantry Network
Hartford Junior Fair
Hospice of Central Ohio
Karis' Cause
Kingdom Pillars
Kiwanis Club of Newark
LEADS Community Action Agency
Licking County Aging Program
Licking County Coalition for Housing
Licking County Humane Society
Licking County Jail Ministries
Licking County Job and Family Services
Licking County Shrine Club
Mental Health America of Licking County
Newark Lions Club
Newton Township Fire Department
OhioCan Newark Homeless Outreach
Owens Corning
Salvation Army of Newark
St. Vincent DePaul
Starfish Assignment Licking County
The Carol Strawn Center
The Energy Cooperative
The Midland Theatre
The Works: Ohio Center for History, Art & Technology
Twentieth Century Club
Utica Baseball Program
Utica Police Department
YMCA

To learn more about the TrueCore Foundation, visit www.truecore.org or email foundation@truecore.org.

Loaded Mashed Potato Soup

\$1.97 per serving



Hands-on Time: 10 Minutes

Total Time: 30 Minutes

Yields 6 servings

Ingredients:

Cooking spray
3/4 cup chopped onion
3 garlic cloves, minced
1 thyme sprig
1 (25-ounce) package unsalted chicken stock
1/4 teaspoon freshly ground black pepper
1 (24-ounce) package refrigerated mashed potatoes (such as Simply Potatoes)
1/4 cup plain 2% reduced-fat Greek yogurt
2 tablespoons chopped fresh dill
1/3 cup sliced green onion tops
1.5 ounces sharp cheddar cheese, shredded (about 1/3 cup)
3 bacon slices, cooked and crumbled

Instructions:

1. Heat a Dutch oven over medium heat. Coat pan with cooking spray. Add onion; cook 8 minutes or until tender, stirring frequently. Add garlic and thyme; cook 2 minutes, stirring frequently. Add stock; simmer 20 minutes. Remove and discard thyme sprig. Place half of stock mixture in a blender. Remove center piece of blender lid (to allow steam to escape); secure blender lid on blender. Place a clean towel over opening in blender lid (to avoid splatters). Blend until smooth. Pour into a large bowl. Repeat procedure with remaining stock mixture.

2. Return stock mixture to pan; add pepper and potatoes, stirring with a whisk until combined. Bring to a simmer; cook 5 minutes. Remove from heat; stir in yogurt and dill. Ladle into serving bowls; top with green onions, cheese, and crumbled bacon.