



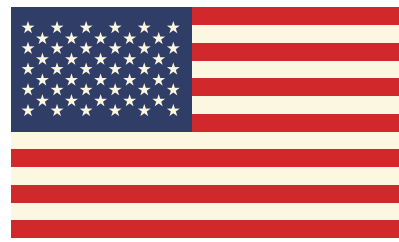
215 Deo Drive • Newark, Ohio 43055
Call/Text 740-345-6608 • www.truecore.org

SUMMER 2026

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



CELEBRATING



YEARS



We're celebrating
250 years
of independence
with these
exclusive offers!



\$250

**Bonus for a New Visa
Rewards Credit Card**

Get \$250 with a New Visa
Rewards Credit Card*

Earn 1.5% Cash Back
on purchases.



\$2,500

**Drawing for
New Members**

Open a new TrueCore
membership in June or July,
and get an automatic entry
into a drawing for \$2,500.



\$25

**Christmas Club
Bonus**

Start maximizing your holiday
savings. Get \$25 toward a
new Christmas Club Account.



Plus, every member who takes advantage of one of these
special offers will receive a commemorative 2026 United
States Semiquincentennial Half Dollar!



Scan for details.

Exclusive offers available from June 1 through July 31, 2026, or while supplies last. **Visa Rewards Credit Card Offer:** To qualify for the \$250.00 bonus, a new Visa Rewards Credit Card must be opened during the promotional period with a minimum of \$2,500.00 in new purchases charged to the new card within two months of account opening. The bonus will be credited to the member's primary savings account. **\$2,500 Drawing:** New members who open a primary share account with a minimum opening deposit of \$5.00 from June 1 through July 31, 2026, will receive one automatic entry into the \$2,500.00 cash drawing. The winner will be selected by random drawing on or about August 7, 2026, and notified via phone or email. No purchase necessary to enter; see a TrueCore representative for official drawing rules and alternative entry methods. **Christmas Club Bonus:** To receive the one-time \$25.00 bonus, a new Christmas Club account must be opened between June 1 and July 31, 2026. Limit one \$25.00 bonus per member. The \$25.00 bonus will be deposited into the Christmas Club account at the time of opening. Staff use GL 272. **Special Gift:** Every member who takes advantage of one of these special offers will receive a commemorative numismatic, uncirculated 2026 United States Semiquincentennial Half Dollar from the U.S. Mint. While supplies last. Limit one per member. All offers are subject to membership eligibility. Rates, terms, and conditions are subject to change without notice. All prizes, awards, or incentives may be subject to tax reporting. Federally insured by the NCUA. Equal Housing Lender.

SUMMER 2026

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www.truecore.org

Benefits of Credit Union Membership

Now more than ever, you have a multitude of options when it comes to how you bank. So why should you choose a credit union for all of your financial needs?

From lower rates to higher yields to community roots and more, credit unions do more than just provide a variety of unique services and flexibility to help you meet your financial goals. They also embrace the “people over profit” philosophy that puts you and your family’s financial needs first.

At TrueCore Federal Credit Union, we are here to help. Visit a local branch today to learn more about the financial services we offer and read more below about the credit union difference.

► Lower fees and rates, higher yields

As not-for-profit financial institutions, credit unions invest any profits earned right back into members, rather than shareholders. As such, credit unions are often able to offer lower rates and fees on loans and higher yields on checking and savings accounts. At a time when too many Ohioans are struggling to make ends meet, credit unions help members keep more of their hard-earned money.

► Fully insured deposits

Ohio credit unions are closely regulated by state and federal authorities, invest in communities rather than risky assets, and member deposits are insured to \$250,000 or more. These longstanding safeguards ensure stability and strong consumer protection for the 3.4 million Ohioans who choose a credit union as their financial partner.



► Community investments, financial tools and resources

Credit unions are community-based, which allows hard-earned money to stay in the local community. This also means credit unions can better understand the financial needs of local members, invest in small business and community initiatives, and provide important financial literacy tools and resources to residents ranging from students to seniors.

► Member-owned, democratically controlled

As member-owned financial institutions, each member has an equal share and equal vote in the direction of their credit union. Members elect a member board of directors that oversees a credit union and represents the members’ best interests.

► A collective movement

Credit unions not only operate as financial cooperatives, in which members pool money to make loans and pay dividends to each other, they also cooperate with other credit unions to make the strongest impact possible and propel the Credit Union Movement forward, together.

Visit your local branch of TrueCore Federal Credit Union today to learn more about the benefits of credit union membership and how to make the most out of your hard-earned money.

- Ohio Credit Union League, June 2026



The App for Parents. The Card for Kids.



TrueCore families can learn to earn, save, and spend wisely at no cost.*

Visit truecore.org/greenlight for complete details.

The Greenlight® prepaid card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.



Big Plans?

Unlock Your Home's Equity

with TrueCore's Home Equity Line of Credit Special



**.25% OFF
PRIME RATE**

for loan amounts of \$75,000
or more for the life of the loan.*

OR

**.50% OFF
PRIME RATE**

for loan amounts of \$100,000
or more for the life of the loan.*



Call/Text 740-345-6608 or visit
www.truecore.org for details
and how to apply.

Offer is available for new Home Equity Lines of Credit (HELOC) applications submitted by TrueCore members only starting May 1, 2026 and is available for a limited time. Rate Discount: Qualify for a .25% discount (loan amounts of \$75,000 or more) or a .50% discount (loan amounts of \$100,000 or more) for the life of the loan. A minimum initial advance of \$5,000 at funding and a maximum 80% LTV are required. The APR is variable based on the Wall Street Journal Prime Rate plus a margin. Closing costs apply. Loans are subject to credit approval and program guidelines. Interest rates and program terms are subject to change without notice. Property insurance is required. Visit www.truecore.org for complete details. Equal Housing Lender. Federally insured by the NCUA. 215 Deo Drive, Newark, OH 43055. NMLS# 470044.



Kids fest

Save the date:

**Saturday, October 3
9 a.m. to 1 p.m.**

TrueCore Federal Credit Union
215 Deo Drive, Newark

Account Fee Schedule
 Effective August 1, 2026

Account access online	Free
Account access by phone (Flash Talk)	Free
Online bill pay, text alerts, and mobile banking	Free
e-statements	Free
Shared Branching	Free
Quick Change Coin Counter	Free
Check Cashing Fee for members	Free
Check Cashing Fee for nonmembers (on-us)	\$5.00
Cashier's Checks	\$5.00
Money Order	\$4.00
Telephone Inquiry and Transfers	\$1.00 [^]
Wire Transfer incoming	\$15.00
Wire Transfer outgoing	\$29.00
Wire Transfer international	\$49.00
Child Support Processing	\$5.00 each
Notary Service	Free for members/ \$2.00 for non-members
Garnishments	\$39.00
Levies	\$39.00

Legal Processing and Subpoena Research	\$35.00 per hour (minimum 1 hour)
Return of deposited item on any account	\$15.00
NSF Funds/Overdrafts	\$29.00
ACH NSF/ Overdrafts	\$29.00
ACH Reoccurring Stop Payment	\$49.00
Escheatment	\$30.00
Overnight Mailing Fee	\$30.00
• Saturday delivery	\$40.00
Account Research/Savings or Loans	\$35.00 per hour (minimum 1 hour)
Returned Mail Fee	\$5.00 each occurrence
Christmas Club withdrawal	\$5.00
Low Balance Fee	\$5.00 per month*
Inactive Account	\$8.00 per month**
Paper Statement Fee	\$3.00 each occurrence****
Visa® Gift Cards	\$4.00

* Low Balance Fee is waived if account relationship under members' SSN has an aggregate balance over \$250.00, if the member has direct deposit, or if the member is a Dollar Dog or Money 101 member (age 18 or under). Fee is waived for the first 90 days of membership.
 ** An account is considered inactive if no transactions are made for 12 months. Fee starts on the 13th month. Fee assessed on primary account holders age 18 and over.
 ***Paper Statement Fee will be charged if the member chooses not to receive their statement electronically through free e-statements. Fee is waived for Dollar Dog or Money 101 members (age 18 or under).
[^] Fee waived for Prime Time members

Rolled Coin Order Fee Per Box

Pennies	\$2.50
Nickels	\$5.00
Dimes	\$10.00
Quarters	\$15.00
Half dollars	\$15.00

Checking Account

Monthly Service Fee	None
Per Check Fee	None
NSF Funds/Overdrafts	\$29.00
Stop Payment Fee	\$29.00
Account Balancing	\$35.00 per hour (minimum 1 hour)
Copy of Deposited Check	\$9.00
On-site Printing (Statement/History)	\$5.00 per month
Courtesy Pay Overdraft Fee	\$29.00 assessed for each item honored
Second Chance Checking	\$10.00 per month

TrueCore Credit Card

Late Payment Fee	\$29.00 a month
Cash Advance Fee	\$1.00
Replacement Fee	\$10.00
Metal Card Replacement Fee	\$60.00
Return Check Fee	\$25.00
Overdraft Fee	\$10.00

****The fee is waived at all TrueCore-owned and Duke Network machines. Management reserves the right to close an account for reasons of abuse including but not limited to fraud, check kiting, or having a negative account 45 days.

TrueCore ATM and Debit Card

Annual Fee	None
Card Replacement Fee	\$10.00
Emergency Replacement (non-fraud)	\$25.00
Express Card Replacement	\$125.00
ATM Withdrawal	\$1.50 after 5 a month****
NSF Funds/Overdrafts	\$29.00

Safe Deposit Box Fees

3 X 5	\$20.00
3 X 10	\$40.00
5 X 10	\$60.00
10 X 10	\$80.00
Drilling of Lock	\$45.00 plus cost
Key Replacement	\$45.00 plus cost

Loan Processing

Application Fee within 90 days after denial	\$25.00
Unsecured-Processing Fee	\$99.00
Unsecured-Modify Terms	\$50.00
Secured-Processing Fee	\$249.00
Secured-Modify Terms	\$125.00
Late Payment Fee - per Payment Period	\$29.00
Loan Payment Return Check	\$29.00
Repossession Fee	\$300.00
Streamline Mortgage Modification	\$250.00
Midwest Mortgage Modification	\$500.00
Interest-Only HELOC Modification Fee	\$250.00
Foreclosure Fee	\$1,000.00

IMPORTANT INFORMATION ABOUT CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Fees are subject to change.