

FALL 2025 NEWSLETTER



215 Deo Drive, Newark



508 Hopewell Drive, Heath



18 N. 2nd Street, Newark



997 Oxford Drive North, Pataskala

Call/Text 740-345-6608 • www.truecore.org • info@truecore.org Proud to serve Licking, Fairfield, Knox, Muskingum, and Perry Counties.









TrueCore was proud to support the 2025 Hartford Fair and to purchase the Lamb Pool Grand Champion, owned by Wyatt Binckley of Newark. Congratulations to all of the hardworking 4-H and FFA exhibitors!



Englefield ATMs are FREE Again

We're pleased to announce that following the recent change in Englefield's third-party ATM vendor, we have successfully reinstated free access for TrueCore members at all Duchess locations. We appreciate your patience during this brief period of transition.

Scan this QR code for a complete guide to all free TrueCore ATMs.





20th Century Club

Behavioral Healthcare Partners of Central Ohio

Big Brothers Big Sisters of Licking & Perry Counties

Boundless Behavioral Health Buckeye Valley Family YMCA

Esther's Place of Grace

Fostering Further

Hartford Fair

Hartford Township

Hope Valley

Hosanna Lutheran Church Childhood Center

Karis' Cause

Kiwanis Club of Newark Licking County Alcoholism

Prevention Program

Organizations the TrueCore Foundation has helped in 2025:

Licking County Humane Society Licking County Sheriff's Office Licking County TNR

Mary Ann Twp. Fire Department

Middleton Senior Living

Miles Mission

Newark USBC

Newton Fire Dept

Ohio Can Newark

Homeless Outreach

Perry Housing Coalition

Salvation Army of Newark

St. Vincent

The Turban Project

The Woodlands

Village of Pleasantville

Whitetail Addictions

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

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!





The TrueCore Nominating Committee is seeking qualified candidates for nomination to the volunteer Board of Directors. Three candidates will be chosen to fill threeyear terms, beginning March 2026.

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 18, 2025.**

Protect Yourself From Scams











According to the Federal Trade Commission, American consumers lost more than \$12.5 billion to fraud, an increase of 25% since 2023. Scammers are becoming increasingly sophisticated, and it's important to stay informed about the latest tactics.

At TrueCore, our goal is to help protect you and your loved ones from falling victim to fraud and to keep your hard-earned money protected from would-be scammers. Below are two of the most common scams to look out for:

Imposter Scams

Fraudsters will often pose as **someone you know or trust** – such as a family member, friend, well-known company, or financial institution– to try to trick you into sending them your money or personal information. For example, a number of Ohioans recently reported receiving text messages from the Ohio Turnpike demanding payment for an unpaid toll. These text messages were fake, but many people clicked on the fake link or even made a payment, because they were threatened with penalties or legal action if they didn't.

Sweetheart Scams

Fraudsters are creating fake profiles to try and trick victims into romantic relationships and then scam them out of their hard-earned money. Scammers will often use fake photos or appeal to

Text Message Today 8:12 PM

> Text Message Today 8:12 PM

TRUE CORE F.C.U ALERT: Your E-pay of \$725.00 to JENNY LENNICE has been processed. If this was not you visit http://truecorewebapp-j4.online to cancel.

The sender is not in your contact list.

Report Junk

the victim's emotions to make them fall in love and then pretend to need money quickly for emergencies or to travel to visit their victims. Avoid sweetheart scams by asking to speak to a potential partner in person before giving away any money or sending gifts.

When a Scammer Contacts You

Remember, TrueCore will NEVER reach out and ask for personal information such as your credit card number, username, or password.

If you're unsure about a call, text, or a link, hang up or stop and verify with the organization that's being represented first. Do not offer information or click any external links. Instead, please reach out to TrueCore at our Central Fraud Reporting email address at fraudreporting@truecore.org or call 740-345-6608. We'll work with you to find the best path forward. Stay vigilant!

OHIO'S LEADING CREDIT UNIONS

A Value to the Community

TrueCore Federal Credit Union understands the importance of trusted relationships.

here's a lot of value in having a face-to-face conversation with someone about your financial needs," says Jason Hall, President and CEO of TrueCore Federal Credit Union. "We're able to help people find the right financial solutions and provide them with truly personalized service."

Founded in 1940 to serve workers at the Owens Corning plant in Newark, the credit union's reach has grown considerably over the past 85 years. Today, TrueCore serves more than 16,000 members throughout central Ohio, with membership open to anyone that lives, works, worships, or attends school in Licking, Fairfield, Knox, Muskingum, and Perry Counties. While the credit union's footprint has grown, its founding mission remains the same.

"We're a member-owned, not-for-profit financial cooperative," Hall says. "This means that we aren't restrained by prioritizing shareholder returns over everything else. Our profits are returned directly to the organization for the benefit of our members in the form of better rates, lower fees, new technologies, and more flexibility in how we serve members and the community."

TrueCore currently serves members from four locations in Licking County and is developing plans for new branches in neighboring counties. While reaching new communities and expanding the credit union's digital reach is a priority, Hall notes that the focus will always be providing members with exceptional service.

"We like having that small-town feel," Hall says. "We know many of our members on a first name basis. These are trusted relationships that develop over the years. Technology creates convenience, but it's personal experience that creates strong relationships."

Staying True to Core Values

Founded shortly after the start of World War II, TrueCore has guided members through



some of the most economically turbulent and unpredictable periods in modern history. Hall credits this resilience to the credit union's core values of integrity, innovation, service, and community.

"We talk a lot about our core values," Hall says. "Every decision has to pass the integrity test, because we need to ensure that our members continue to place trust in us. Innovation is also important, because we have to make smart investments in new digital tools and technologies that provide easier and more convenient solutions for our members."

Another cornerstone of the credit union's philosophy is providing members with "top-notch, exceptional service." Hall notes that the staff is dedicated to making every member feel welcome and comfortable when they enter a TrueCore location. The credit union also continually refines and improves its member experience, guided by feedback from regular satisfaction surveys.

Where TrueCore truly shines, Hall notes, is in its dedication to community. Since 2017, the TrueCore Foundation has worked to fulfill unmet community needs. The credit union's charitable arm provides financial and volunteer support to a variety of regional nonprofit organizations, community projects, and financial education initiatives. By bringing these values together, TrueCore is able to improve the financial well-being of its members while strengthening their communities.

"At the end of the day, we're here to serve people, not profits," Hall concludes. "That's what makes us different, and it's what continues to drive our success."



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