TrueCore FEDERAL CREDIT UNION

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

FALL 2026

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

Credit Cards vs. Debit Cards



In 2025, consumers used cash for only about 14 percent of all payment transactions. With more and more Americans utilizing credit and debit cards, it's important to understand the difference between the two and which payment method is right for you.

Credit Cards

A credit card provides members with the flexibility to make a purchase now and pay for it later. Credit cards often include rewards, ranging from cashback to airline miles. Lastly, they can offer more security than debit cards, since a person would not have direct access to your checking or savings account should they steal your card.

What to Consider: If you are unable to make the full payment, you may incur interest charges on the remaining balance. Spending can also add up quickly, leading to overspending and debt.

Debit Cards

Because debit cards are directly connected to your personal checking or savings accounts, you do not need to worry about a waiting period or approval process. Debit cards rarely include interest charges or annual fees, and help you track your spending in real time to assist with your personal budget.

What to Consider: A debit card will not help you build credit and often doesn't include rewards. While many offer fraud protection, they are directly connected to your personal accounts, making it easier for criminals to access your funds.

Visit Us Today To have all of your questions answered, visit us at a TrueCore branch today. We're happy to discuss the options available to you and how we can help you achieve your financial goals.

- Ohio Credit Union League, September 2026

2026 Scholarship Winners



Maisy Bender

A junior at Shawnee State University, Maisy is pursuing a bachelor's degree in graphic design, as well as minors in marketing, photography, and art history.



Ansley Harbage

Ansley will continue her education at Muskingum University, with plans to major in Primary Education while also playing volleyball.

Board of Directors
Call For Nominations

The TrueCore Nominating Committee is seeking qualified candidates for nomination to the volunteer Board of Directors. Three candidates will be chosen to fill three-year terms, beginning March 2027.

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 17, 2026.

Christmas Club Update

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!



What is a Christmas Club Account?

The purpose of a Christmas Club Account is to make your holiday spending stress-free by helping you save all year long. Accounts can be opened at any time with no minimum balance required, and deposits are effortless via cash, direct deposit, or payroll deduction. To help you stay on track and protect your savings until the holidays, a $5.00 fee applies to early withdrawals prior to the annual payout. Contact us today about opening your Christmas Club Account!

EASY MUSHROOM SOUP RECIPE

$2.60 serving / $10.40 recipe

Cook Time: 25 Minutes



Ingredients:

- 1 large onion, diced
- 1 Tbsp. garlic, crushed or diced
- 1 lb. mushrooms, sliced
- 1 Tbsp olive oil
- 1 Tbsp olive oil spread (or additional olive oil)
- 1 can evaporated light milk

Instructions:

1. Heat olive oil and olive oil spread in a large saucepan over medium heat. Add onion and garlic and cook for 2 minutes until soft.
2. Add mushrooms to the pan and cook for around 10 minutes, until the mushrooms are soft and have released their juices.
3. Pour in the evaporated milk and stir well. Let the soup simmer gently for 3-4 minutes.
4. Remove saucepan from the heat.
5. Use a stick blender to carefully blend the soup until smooth.

- Recipe by: Ilyse Jones