



215 Deo Drive • Newark, Ohio 43055  
Call/Text 740-345-6608 • [www.truecore.org](http://www.truecore.org)

# WINTER 2023

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



## Farewell Open House for CEO Jay Young

Friday, January 20  
4-6 p.m.

TrueCore Federal Credit Union  
215 Deo Drive, Newark

Stop by our Community Room to wish Jay all the best in retirement.

Dear TrueCore Family,

As you've probably heard by now, I am retiring as the CEO of TrueCore effective January 31, 2023. Thank you for placing your trust in me to lead your credit union over the last 16 years.

I'm pleased to say that you will be in great hands as Jason Hall leads us into the future. Jason has worked at TrueCore for the last 15 years.

More importantly, he has a heart for our members and a desire to make our community a better place.



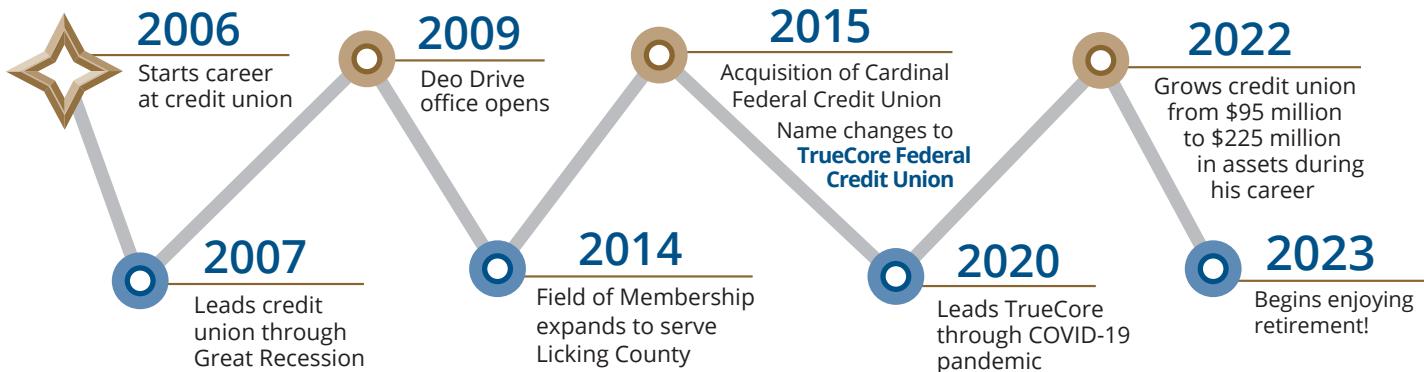
President Jason Hall

Thank you again for the opportunity to serve you. I plan to continue my role as a volunteer for various local service organizations, so I hope to see you again in our community.

Sincerely,

Jay Young, CCE, CUDE  
CEO

### Jay Young's Personal Milestones During His 16 Years of Service



## Magical Moments Winner



Congratulations to Ashton Hall for winning TrueCore's Magical Moments employee contest! Ashton received the most nominations in 2022 for going above and beyond to provide exceptional service to TrueCore members.

## Earn up to \$400 with TrueCore!



Earn up to \$400 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!

### Current offers:

- \$50 For You, \$50 For Them | New Membership**
- \$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](http://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.

Scan the QR code for complete details.  
Share the love and start earning today!



### Free Home-buying Workshop

Learn the ins and outs of buying a home at TrueCore's free workshop on Tuesday, January 24 at 6 p.m. at 215 Deo Drive, Newark. Please RSVP to Kim at [kfoltz@truecore.org](mailto:kfoltz@truecore.org) or 740-788-3516.

### 2023 Annual Meeting

Please save the date for Wednesday, March 15 at 6 p.m. This year's meeting will be held in person at TrueCore's main branch located at 215 Deo Drive, Newark, Ohio.

### TrueCore to Host Free Shred-it Day

Protect your identity by shredding your confidential documents. Save the date for Saturday, April 22 from 9 a.m. to 1 p.m. at 215 Deo Drive, Newark. Limit of five boxes and no businesses please.

### 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](mailto:directors@truecore.org) by Friday, January 27, 2023, or mail your nomination to:

TrueCore Federal Credit Union  
Attn: Jason Hall, President  
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.

# 6 Ways to Start Fresh Financially in 2023

Morgan Stanley, November 28, 2022

Heading into 2023, it's time to take stock of your budget, debt and investments—and check them against your financial goals. These six steps can get you started.



- 1. Revisit Your Household Budget:** Start the year by revisiting your budget. Assess your average monthly income, as well as your fixed and variable expenses, and determine your financial priorities for 2023 to develop the ideal budget for you. Reassessing your budget may be especially valuable now, as high inflation forces many households to allocate more for essentials like groceries or gas.
- 2. Check Your Emergency Fund:** It's always a good idea to double-check that you have adequate funds set aside for a rainy day—but that's especially true in times when the economy may be slowing from its once-robust pace. A general rule-of-thumb for an emergency fund is saving three to six months' worth of living expenses in a safe, liquid account.
- 3. Tackle Your Debt:** Even if you're already good about managing debt, consider taking steps to help reduce and consolidate it further. For example, if you're expecting a raise or year-end bonus, consider applying the extra income to any balances with high interest rates. Then, think about consolidating any remaining debt, which may help you swap varying interest rates on multiple loans, credit lines or cards, for a potentially lower rate on a single loan. Reducing the number of loans you carry can also help simplify your financial life and ease money stress.
- 4. Prioritize Your Wellness:** The new year can be an opportunity to continue prioritizing your personal and financial wellness. Consider taking advantage of any employer wellness resources for physical, mental or financial health. Make use of other workplace benefits, such as a retirement plan, equity compensation or group insurance, if available.
- 5. Make Sure You're on Track With Your Goals:** Be sure to check whether you're still tracking toward your goals, such as saving and investing for a comfortable retirement
- 6. Consider Investing in Ways that Matter to You:**  
Morgan Stanley's 2022 Investor Pulse Poll also reported that 71% of all respondents say it's important that their portfolio aligns with their values, beliefs and issues that matter to them—yet only 44% believe it's currently happening. In 2023, consider adding more impact to your investments while also potentially generating positive financial returns.

Connect with Heather Powell, Financial Advisor with TrueCore's partner, The Edwards Group at Morgan Stanley, to discuss your financial goals for 2023 and more.

**Heather.Powell@morganstanley.com**  
**Phone: 614-473-2406**

## New Year, New You!

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



Enter access code  
**TrueCore** to get started.

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

## Scholarship Opportunity!

TrueCore will be awarding two **\$1,000 scholarships** in 2023 through the Licking County Foundation.

Applications can be obtained and submitted online at [thelcfoundation.org/scholarships](http://thelcfoundation.org/scholarships).



The deadline to apply is  
**Monday, January 23, 2023 at 5 p.m.**



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 2022:**

20th Century Club  
A Call to College  
Baldwin Shrine Club  
Because I Said I Would  
Big Brothers Big Sisters of Licking & Perry Counties  
Blessed Sacrament  
CDF Freedom Schools of Licking County  
Claylick Bowhunters  
COTC  
Credit Union Members  
Food Pantry Network of Licking County  
Fostering Further  
Friendship Club of Licking County  
Hartford Junior Fair  
Hospice of Central Ohio  
Karis' Cause  
Kiwanis Club of Newark  
Licking County Community Center  
Licking County Family YMCA  
Licking County Foundation  
Licking County Health Department  
Licking County Historical Society  
Licking County Humane Society  
Licking County Job and Family Services  
LifeChange Church  
Look Up Center  
Mental Health America of Licking County  
OhioCAN Newark Homeless Outreach  
Salvation Army of Newark  
Southwest Licking Youth Football and Cheer  
St. Vincent de Paul Center, Inc.  
The Woodlands  
United Way of Licking County  
Utica Fire Department  
West Licking County Family YMCA  
West Licking Firefighters Association

To learn more about the TrueCore Foundation, visit [www.truecore.org](http://www.truecore.org) or email [foundation@truecore.org](mailto:foundation@truecore.org).

## Chicken Stew

**\$2.04 per serving**

**Total Time: 1 hour**

**Yields 6 servings**

This chicken stew is a rich and hearty mix of tender chicken thighs, vegetables, and a light but flavorful herb-infused gravy.



### Ingredients:

- 1 yellow onion
- 3 ribs celery
- 4 cloves garlic
- 1/2 lb. carrots
- 1.75 lbs. boneless, skinless chicken thighs
- 4 Tbsp all-purpose flour
- 2 Tbsp butter
- 1 Tbsp olive oil
- 1.5 lbs. baby potatoes
- 1 tsp dried parsley
- 1/2 tsp dried thyme
- 1/2 tsp dried rosemary
- 1/2 tsp dried sage
- 1/4 tsp freshly cracked black pepper
- 2 cups chicken broth
- 2 cups vegetable broth
- 1 Tbsp chopped fresh parsley (optional)

### Instructions:

1. Dice the onion and celery, mince the garlic, slice the carrots, and cut the baby potatoes in half before you begin.
2. Cut the chicken thighs into 1-inch pieces. Sprinkle 2 Tbsp of the flour over the chicken and toss until the chicken is evenly coated.
3. Add the butter and olive oil to a large pot. Heat the butter and oil over medium until they are hot and sizzling.
4. Add the flour-coated chicken to the pot with the butter and oil and allow the chicken to brown on all sides (avoid stirring until browned on the bottom). When the chicken is browned and there is a nice brown layer of flour on the bottom of the pot, remove the chicken to a clean bowl with a slotted spoon. The chicken does not need to be cooked through at this point, just browned on the outside.
5. Add the onion, celery, garlic, and carrots to the pot and continue to sauté until the onions are soft. Use the moisture released by the vegetables to dissolve and scrape the browned bits off the bottom of the pot.
6. Once the vegetables are slightly softened, add the remaining 2 Tbsp flour to the pot and continue to sauté over medium for about two minutes more. The flour will begin to coat the bottom of the pot again.
7. Return the browned chicken to the pot. Also add the potatoes, parsley, thyme, rosemary, sage, pepper, chicken broth, and vegetable broth. Stir to combine and dissolve any flour off the bottom of the pot.
8. Place a lid on the pot and allow it to come up to a boil. Once it reaches a boil, remove the lid and turn the heat down to medium-low. Allow the stew to simmer over medium-low, without a lid and stirring occasionally, for about 30 minutes or until the potatoes are tender and the broth has thickened.
9. Taste the stew and add salt if needed. Add a tablespoon of fresh chopped parsley if desired, and serve hot.

Recipe by: Beth Moncel via Budget Bytes