



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

FALL 2023

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



More ATMs Added to Drive Thru Areas

To enhance your banking experience, TrueCore has added more ATMs in our drive thru areas, giving you the new totals below:

- 215 Deo Drive, Newark ————— **3**
- 508 Hopewell Drive, Heath ————— **2**
- 18 N. 2nd, Newark ————— **2**
- 997 Oxford, Pataskala ————— **2**



The ATMs at our branches offer more technology than a typical ATM, so we refer to them as TrueCore ITMs (Interactive Teller Machines). In addition to basic ATM functions, our ITMs allow you to deposit cash and checks, transfer funds, and make payments. In addition, you can interact with a live teller over video during business hours while remaining in your vehicle for convenience. Questions? Email info@truecore.org or call 740-345-6608.

Thank you for your membership as we keep making improvements to better serve you.

2023 Scholarship Winners



Allison Burgess

Allie is a 2022 graduate of Utica High School. She is currently a sophomore at Otterbein University studying PreK-5 Primary Education.



Reagan Campbell

Reagan is a 2023 graduate of Licking Valley High School. She will be attending Bowling Green State University where she plans to major in Physical Education and Health Education. She will also be a member of the track team.

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Tips to help you decide when to pay with cash, debit, or credit

When should I use cash?

Cash is still the best option for small transactions. It is also helpful when shopping at places that don't accept debit or credit cards. Additionally, using cash can help you stick to your budget, as it provides a physical representation of how much money you have left. Another great reason to carry cash is to support small businesses. Some small businesses, like food trucks, may only accept cash or they might offer discounts for paying with cash.

While there are many benefits to cash, there are also some disadvantages. Cash offers no purchase protection and there is no paper trail left behind for proof of purchases. By not having a paper trail of your cash, you run the risk of not getting that money back if your wallet gets lost or stolen.

When should I use a credit card?

Credit cards can be a great option for large or recurring purchases if used responsibly. Here are some situations when you should consider using your credit card:

- ▶ **Large Purchases:** Credit cards can offer rewards and cashback programs that can help you save money. Check out TrueCore's Rewards Credit Cards earning 1.5% cash back on purchases.
- ▶ **Recurring Purchases:** If you have recurring bills, such as utilities, childcare, or subscriptions, a credit card can make it easy to set up automatic payments. This can help you stay on top of your bills, avoid late fees, and earn additional cashback rewards. If you pay off your balance in full each month, you can take advantage of these rewards without accruing interest charges.
- ▶ **Credit Building:** Using a credit card responsibly and making on-time payments can help you build your credit score over time. This can be beneficial when applying for loans or credit in the future. However, it's important to use credit cards responsibly and only charge what you can afford to pay off in full each month. Carrying a balance and accruing interest charges can quickly negate any rewards or benefits you may have received.



When should I use a debit card?

Debit cards allow you to have the convenience of plastic without the risk of going into debt. Since you are using money from your checking account, you can only spend what you have available, making it a great budgeting tool. Additionally, debit cards offer some level of protection against fraud and theft. If your card is lost or stolen, you can report it immediately to your credit union, and they will cancel the card and issue you a new one.

In general, it's important to choose the payment method that is most convenient and fits your needs. All methods of payment have their advantages and disadvantages, so it's important to weigh your options carefully.

Ohio Credit Union League, June 2023

Introducing our
— High Yield —
Youth Checking Account

3.5% APY

APY=Annual Percentage Yield. APY is accurate as of September 1, 2023 and available for Smart Start Checking Account holders age 13-17. Checking account rates are adjustable and are subject to change monthly on the 1st of each month. Annual Percentage Yield is based upon monthly compounding for one year. All rates are subject to change without notice. There is no minimum balance required to open the checking account or to obtain the disclosed APY. All deposits are insured up to \$250,000 by the NCUA (National Credit Union Administration).

What's happening at



TrueCore was recently recognized by Columbus Business First as one of Central Ohio's most generous businesses in 2023.



TrueCore was proud to support the 2023 Hartford Fair and to purchase the Lamb Pool Grand Champion, owned by Alicia Graham of Frazeytsburg. Congratulations to all of the hard-working 4-H and FFA exhibitors!

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!



Organizations the TrueCore Foundation has helped in 2023:

A Call to College
Big Brothers Big Sisters of Licking & Perry Counties
Claylick Bowhunters
Central Ohio Technical College
Food Pantry Network of Licking County
Habitat for Humanity
Hartford Fair
Hartford Township
Hospice of Central Ohio
Karis' Cause
Kingdom Pillars
Licking County Coalition of Care
Licking County Community Center

Licking County Humane Society
Licking County TNR
Newark Rotary
North Newark Little League
Ohio CAN Newark Homeless Outreach
Pataskala Library
Ronald McDonald House
Salvation Army of Newark
St. Vincent DePaul Center
The Dawes Arboretum
Tri-Village Christian Church
Twentieth Century Club
Village of Pleasantville
Weathervane Playhouse

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



Upcoming Events

Medicare Workshop

Thursday, October 26 at 6 p.m.

TrueCore Community Room, 215 Deo Drive, Newark

Join us and Bud Fassnacht with Creekstone Benefits as we discuss what you need to know about Medicare. This will be an educational meeting where no insurance plans will be discussed or sold. Please RSVP to 740-788-3570 or ahinesblower@truecore.org.

Prime Time Euchre

Monday, November 13 from 1 p.m. to 4:30 p.m.

TrueCore Community Room, 215 Deo Drive, Newark

The first 28 players to register can enjoy an afternoon of euchre, coffee, and social time. For complete details or to register, contact Andrea at 740-788-3570 or ahinesblower@truecore.org.

Prime Time Euchre

Monday, December 11 from 1 p.m. to 4:30 p.m.

TrueCore Community Room, 215 Deo Drive, Newark

The first 28 players to register can enjoy an afternoon of euchre, coffee, and social time. For complete details or to register, contact Andrea at 740-788-3570 or ahinesblower@truecore.org.

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 2024.

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 21, 2023.



As fraud attempts are on the rise, TrueCore wants you to know that we are dedicated to protecting your privacy and security. We will never reach out and ask for sensitive information from you (i.e. Social Security number, personal ID, password, PIN, or account number). We strongly suggest that you do not share this information with anyone. To read more about current scams and how to prevent and recover from identity theft, visit truecore.org/resources/security-alerts.

CREAMY TORTELLINI SOUP

\$1.34 serving / \$10.69 recipe

Prep Time: 10 Minutes

Cook Time: 30 Minutes



Ingredients:

- 1 yellow onion
- 2 carrots
- 2 stalks celery
- 4 cloves garlic
- 2 Tbsp olive oil
- 4 Tbsp tomato paste
- 1 28oz. can crushed tomatoes
- 1.5 tsp Italian seasoning
- 4 cups vegetable broth
- 19 oz. cheese tortellini (frozen)
- 1/2 cup heavy cream
- 4 oz. fresh spinach
- 3/4 tsp salt
- 1/4 tsp freshly cracked black pepper

Instructions:

- 1.** Dice the onion, carrot, and celery. Mince the garlic. Add the onion, carrot, celery, and garlic to a large soup pot along with the olive oil. Sauté over medium heat until the onions soften (about 5 minutes).
- 2.** Add the tomato paste and continue to stir and cook over medium heat for about three minutes more.
- 3.** Add the crushed tomatoes, Italian seasoning, and vegetable broth to the pot. Stir to combine and dissolve any tomato paste off the bottom of the pot.
- 4.** Turn the heat up to medium-high and bring the soup up to a simmer. Let the soup simmer for about 10 minutes, stirring occasionally.
- 5.** Add the frozen tortellini to the soup and boil for about 3 minutes, or the recommended time on the package needed to cook the tortellini.
- 6.** Turn the heat off. Stir the heavy cream into the soup. Stir the fresh spinach into the soup until wilted.
- 7.** Taste the soup and season with salt and pepper to taste (we added about 3/4 tsp salt and 1/4 tsp pepper).

Recipe by: Beth via Budget Bytes