



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

**SPRING 2020**  
Save more with TrueCore.  
*Proud to serve all of Licking County.*



## Coronavirus (COVID-19) Safety Precautions

*Updated March 23, 2020.*

At TrueCore, our members come first. That is why our top priority at this time is to ensure the health and safety of our members, staff, and community. Here are some of the precautions we've taken in order to do our part:

- ▶ On Tuesday, March 17, TrueCore closed all lobbies until further notice. Appointments may be scheduled if necessary at the Deo Drive office only. Our drive thru areas will remain open, fully staffed, and ready to serve you.
- ▶ At this time, we have also increased our Contact Center representatives during regular business hours. They are prepared to assist you when you call/text 740-345-6608 or email [info@truecore.org](mailto:info@truecore.org).
- ▶ If you are interested in applying for a loan, we are fully prepared to fulfill your needs. Call/text 740-345-6608 or apply online for consumer or mortgage loans.
- ▶ Upcoming events at TrueCore have either been postponed or cancelled. Please visit [www.truecore.org](http://www.truecore.org) for the latest information.

Hopefully you are using social distancing as a preventative measure, so we want to remind you of all the ways you can access your TrueCore funds remotely:



- ▶ **Online banking** - Access your accounts 24/7 at [www.truecore.org](http://www.truecore.org).
- ▶ **TrueCore's mobile app** - Transfer funds, deposit checks with Quick Pic Deposit, make payments, control your cards, and more.
- ▶ **Free ATMs** - Access them free at each branch, 100+ Duke & Duchess shops, or at thousands of partner ATMs nationwide.
- ▶ **Consumer Loans** - Apply online at [www.truecore.org](http://www.truecore.org)
- ▶ **Mortgage Loans** - Apply at [www.truecore.org](http://www.truecore.org) while rates are low.

If you need assistance, please don't hesitate to call/text 740-345-6608 or email [info@truecore.org](mailto:info@truecore.org). Thank you for your membership.

Jay Young, CCE, CUDE  
President-CEO

Spring 2020

Call/Text 740-345-6608

www.truecore.org

# Mortgage Rate Drop

As you have probably heard, the Federal Reserve has recently lowered interest rates. What does that mean for current or prospective home owners? Big savings.

For example, did you know that if you drop your rate 1% on a \$150,000 mortgage at TrueCore, you can save over \$30,000 over the life of the loan?



Loan Amount	Rate	Standard Payment	Total Interest	Total Payments
\$150,000	4.50%	\$760.03	\$123,609.26	\$273,609.26
\$150,000	3.50%	\$673.57	\$92,483.30	\$242,483.30

Example based on a 30-year loan. Rates and terms are subject to change without notice.



**Questions? Our mortgage professionals are ready with answers.**

Call/text 740-345-6608, email [info@truecore.org](mailto:info@truecore.org), or apply online at [www.truecore.org](http://www.truecore.org).

**You save  
\$31,125.96!**

# Pataskala Branch Update

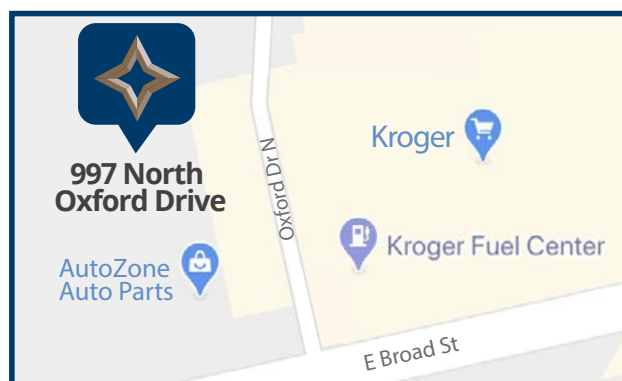
Our Pataskala Branch will soon be open for business! Until then, members are welcome to utilize the drive thru ATMs there.

TrueCore is proud to bring the City of Pataskala their first credit union. Equipped with state-of-the-art banking technology and 24/7 account access, this branch will be conveniently located next to the Kroger in Pataskala.

According to extensive research, Pataskala provides a strong mix of existing TrueCore members as well as potential members. The results from TrueCore's most recent member survey also indicated that Pataskala was a top choice for an additional TrueCore branch.



Pataskala building progress as of March 23, 2020.



To track the progress, visit [www.truecore.org/pataskala](http://www.truecore.org/pataskala) or follow us on social media.



# 7-Can Soup

## The Perfect Recipe from your Pantry



**Prep Time: 5 Minutes**

**Cook Time: 20 Minutes**

**Difficulty: Easy**

**Yields 6 servings**

### Ingredients:

- 1 can Meat-only Chili
- 1 can 15-ounce Kidney Beans
- 1 can 15-ounce Pinto Beans
- 1 can 15-ounce Black Beans
- 1 can 15-ounce Diced Tomatoes
- 1 can 15-ounce Corn
- 1 can 10-ounce Rotel
- Salt and Pepper, to taste
- 8 ounces Velveeta, Cubed

### Instructions:

1. Without draining the cans, empty the corn, chili, kidney beans, pinto beans, black beans, tomatoes and tomatoes with green chilies into a large pot over high heat.
2. Bring to a boil, reduce the heat and simmer for 10 to 15 minutes to bring all the flavors together. Add salt and pepper as needed.
3. Dice the cheese and stir it into the soup until melted. Serve immediately.

Recipe by: Ree Drummond, The Pioneer Woman  
<https://thepioneerwoman.com/cooking/seven-can-soup/>

ENTER TO WIN!

## ANNUAL VIDEO SCHOLARSHIP

You are now running your credit union, and you need to promote the benefits of membership with a commercial.

Show us what you've got with a 1- to 2.5-minute video to be entered to win a \$5,000 scholarship.

All entries must be submitted online  
by May 1, 2020.

Visit [ohiocreditunions.org/foundation](http://ohiocreditunions.org/foundation) for additional details.



## \$200 CASH WHEN YOU SWITCH TO SPRINT

PLUS \$100 ANNUAL LOYALTY REWARD

Visit [LoveMyCreditUnion.org/Melvin](http://LoveMyCreditUnion.org/Melvin)



Love My  
Credit Union®  
rewards

Cash: via deposit. \$100/line, max 2 lines.  
Req. new line activ. on eligible plan and registration.  
Loyalty: via deposit. \$100/yr. per account.





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.



### TRUECORE FOUNDATION BOARD OF DIRECTORS

FRONT ROW, LEFT TO RIGHT: SARAH HAMILTON, SECRETARY; SHANI SMITH-REED, CHAIR;  
DONNA SNIDER, VICE CHAIR; CLINT WHITE, TREASURER.

BACK ROW, LEFT TO RIGHT: ASPEN LARUE, TYLER CRALL, CARRIE FERGUSON,  
JAMIE GARRABRANT, COURTNEY NORTH.

Here is a list of community organizations the TrueCore Foundation has helped so far this year:

American Red Cross  
Big Brothers Big Sisters  
Boundless Behavior Health  
Food Pantry Network of Central Ohio  
LEADS  
Licking County 4-H  
Licking Memorial Health Foundation  
Mental Health America  
Night to Shine  
St. Vincent Haven  
Together We Grow Garden  
Twentieth Century Club  
United Way of Licking County

To learn more about the TrueCore Foundation, please contact  
Shani Smith-Reed, Chair, at [foundation@truecore.org](mailto:foundation@truecore.org).

# TruePerks\$

## Membership Rewards Program

Designed to reward our most active and loyal members.

For free, automatic enrollment, simply:

- ▶ Have a TrueCore checking account
- ▶ Use your TrueCore debit or credit card at least 15 times per month
- ▶ Get free e-statements
- ▶ Utilize TrueCore's free e-services, such as Online Banking, Mobile Banking, Bill Pay, or Quick Pic Deposit.
- ▶ Use Direct Deposit

### Earn these rewards:

- ▶ **\$100 cash back** on any new First Mortgage
- ▶ **\$20 cash back** on any new Consumer Loan
- ▶ **.25% increase** on Share Certificates (Sometimes even more if there is a special offer!)
- ▶ **.25% off** Loan Rates (Secured consumer loans only)
- ▶ **10% APY** on Savings, exclusively through Change It Up™ (TrueCore's free debit card round up program)
- ▶ Free Checks
- ▶ Free Cashier's Checks
- ▶ Free Official Checks
- ▶ Free Money Orders
- ▶ Free Gift Cards
- ▶ Free Paper Statements for Prime Time Gold members
- ▶ VIP Events & Special Offers



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The TruePerks Membership Rewards program is effective as of April 2, 2018 and is exclusive to qualifying members of TrueCore Federal Credit Union. To qualify for this program, members must have a checking account, use their TrueCore debit or credit card at least 15 times per month, have free e-statements, use direct deposit, and utilize free e-services. **Debit Card:** Member must have a checking account (age 13 and up) to qualify for a debit card. Checking account opening is subject to third party screening. **E-statements:** Enrollment is free, but exceptions can be made on this requirement in cases where one does not have internet access. **Direct Deposit:** Amount must be at least \$500 in a 45 day period; exceptions can be made if direct deposit is not available to the member. **E-services:** TruePerks qualification requires that a member accesses their TrueCore account via an electronic channel once every 30 days. These channels include online, mobile, Bill Pay, and Quick Pic Deposit. Exceptions can be made on this requirement in cases where one does not have internet access. **Change It Up™:** There are no withdrawal restrictions on the Change It Up™ savings account. APY= Annual Percentage Yield and is accurate as of April 2, 2018. APY is based on monthly compounding for one year. In order for a debit card transaction to be included in the round up, it must be a signature-based transaction (credit). Cash back on closed loans may be transferred into your Change It Up™ savings account. Rates and terms are subject to change without notice. Some restrictions may apply. **Credit Card:** Member must be 18 to obtain a credit card; some restrictions may apply. TrueCore reserves the right to modify the program at any time. This credit union is insured by the National Credit Union Administration.