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WINTER 2020
Save more with TrueCore.

Proud to serve all of Licking



Pataskala Branch Update

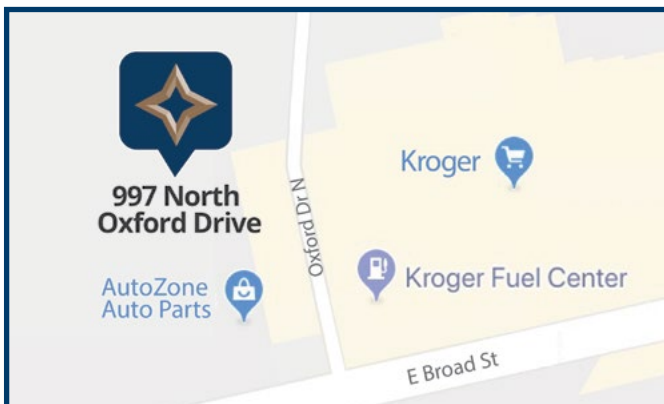
Pataskala building progress as of December 10, 2019.



In just a matter of weeks, the Pataskala Branch will be open for business! 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.

To track the progress, visit www.truecore.org/pataskala or follow us on social media.



\$200 CASH WHEN YOU SWITCH TO SPRINT

PLUS \$100 ANNUAL LOYALTY REWARD

Visit 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.

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Magical Moments Winner

Congratulations to Ben Carpenter for winning TrueCore's Magical Moments employee contest! Ben received the most nominations in 2019 from fellow employees for going above and beyond the call of duty to provide exceptional service to TrueCore members.



News you need to know

2020 Annual Meeting

Please save the date for Wednesday, March 18 at 6 p.m. at 215 Deo Drive, Newark. We hope to see you there for light refreshments, door prizes, our credit union update, and more!

2020 Scholarship Opportunity

TrueCore will be awarding two \$1,000 scholarships in 2020 through the Licking County Foundation. To qualify for this scholarship, the applicant must be a TrueCore member and a current high school or college student. Members may visit

www.thelcfoundation.org/scholarships for the application. The deadline to apply is Friday, January 31, 2020 at 5 p.m.

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. Past recipients include:

- 2019 Maxine Binckley
- 2018 Tim Gano
- 2017 Ken Kempton
- 2016 Barb Meckley
- 2015 Tom Copeland
- 2014 Deb Tegtmeyer
- 2013 Jim and Jean Spittler

In 100 words or less, please submit your nomination to directors@truecore.org by Friday, January 31, 2020, or mail your nomination to:

TrueCore Federal Credit Union
Attn: Jay Young, President-CEO
215 Deo Drive
Newark, OH 43055

Stuffed Pepper Soup

Price: \$3.47 per serving



Prep Time 10 min.

Total Time 60 min.

Yields 6 servings

Ingredients:

- 1 tbsp. extra-virgin olive oil
- 1 red bell pepper, chopped
- 1 green bell pepper, chopped
- 1 yellow bell pepper, chopped
- 1 onion, chopped
- 2 garlic cloves, minced
- 1 lb. ground beef
- Kosher salt
- ground black pepper
- 6 c. Swanson chicken broth
- 1 (28-oz.) can crushed tomatoes
- 1 (14-oz.) can fire-roasted diced tomatoes
- 2 tsp. dried oregano

1 c. white rice

shredded white cheddar

freshly chopped parsley

Instructions:

1. In a large pot over medium heat, heat oil. Add bell peppers and onion and cook until soft, 7 minutes. Add garlic and cook until fragrant, 1 minute. Add ground beef and season with salt and pepper. Cook until no longer pink, 7 minutes. Drain fat and return to heat.
2. Add broth, crushed tomatoes, diced tomatoes, and oregano. Bring to a boil then reduce heat to a simmer. Add rice and simmer, covered, until rice is tender, about 40 minutes, adding water if necessary. Season with salt and pepper to taste.
3. Garnish with shredded cheddar and parsley before serving.

This soup has everything you like about a classic stuffed pepper – ground beef, rice, tomatoes, and CHEESE!

Recipe by Makinze Gore courtesy of Delish.

Three Resolutions to Trim Spending and Reduce Stress

With the new year upon us, now is the perfect time to make a resolution to save more money. These three tips will help you trim spending, beef up savings, and reduce stress:



1. So, what's a buck?

Grab a calculator. Add up what you spend on so-called "little things" that end up being budget-busters:

- ▶ If you spend \$1.00 a day on soda, that adds up to \$365 a year.
- ▶ If you spend \$2.75 a day on coffee, that's \$1,003.75 a year.
- ▶ If you spend \$6.00 every weekday on fast food, that's \$1,560 a year.
- ▶ If you spend \$6.20 a day on cigarettes, that's \$2,263 a year.

2. Conserve.

Small changes mean big savings on your utility bill:

- ▶ Properly insulate all ducts.
- ▶ Use programmable thermostats. Turn your thermostat back 10% to 15% for 8 hours each day during the winter to save as much as 10% a year on your energy bill.
- ▶ Use ceiling fans to reduce both cooling and heating bills.

3. Transfer it.

Pay yourself first--set up automatic transfers to your savings or money market account. Have your paycheck automatically deposited to your TrueCore account. Consider using direct bill payment from your checking account for recurring payments like household bills, insurance premiums, and auto loan payments. Set up a Christmas Club Account, or enroll in TrueCore's free debit card round up program, Change It Up. With Change It Up, your money will automatically transfer from your checking account to your Change It Up Savings Account and earn 10% APY.

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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.

Need unwrapped from Holiday

DEBT?

Resolve to improve your financial health in 2020 with a loan from TrueCore:

- A Home Equity Line of Credit: **1.75% APR** through all of 2020 for all credit scores, no closing costs or application fees
- or
- An unsecured Consolidation Loan with rates as low as **7.50%/8.48% APR**

Inquire today. Text or call 740-345-6608 | info@truecore.org | www.truecore.org

Home Equity offer is available for new applications submitted from December 2, 2019 - December 31, 2020. The 1.75% introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit with a 90% loan-to-value (LTV) or less. The introductory interest rate will be fixed at 1.75% from inception to December 31, 2020. After the introductory period, the APR is variable and is based upon an index plus a margin. The APR will vary with Prime Rate (the index) as published in the Wall Street Journal. As of December 31, 2020, the variable rate for Home Equity Lines of Credit range from 4.50% APR to 11.00% APR. Higher rates may apply due to an increase in the Prime Rate, for a credit limit below \$25,000, an LTV above 85% and/or a low credit score. The rate will not vary above 18% APR or below 1.75% APR. Loans are subject to credit approval and program guidelines. Interest rates and program terms are subject to change without notice. Property insurance is required. Member pays no closing costs unless the loan is paid in full and closed within 36 months. If the loan is paid in full and closed within 36 months, the member is obligated to pay (recapture) closing costs associated with the opening of this loan. Equal Housing Lender. Federally insured by the NCUA. **Unsecured Consolidation Loans:** Offer is valid beginning January 2, 2019 and is available for a limited time. Must be a member of TrueCore Federal Credit Union. Those who reside, work, attend school, worship, or volunteer in Licking County may become a member. Rates and terms are subject to change without notice. Rate and APR are based on a \$10,000 loan amount, 24-month term, and a credit score of 740+. Your individual rate will be determined by your actual credit score. Approval is based on credit union qualifications and policies. Federally insured by the NCUA. Equal Housing Lender.



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 2019:

- | | |
|--|---|
| American Heart Association | LAPP |
| American Red Cross | LEADS |
| Big Brothers Big Sisters of Licking & Perry Counties | Licking County 4-H |
| Blessed Sacrament | Licking County Aging Program |
| Boy Scouts Troop 7145 | Licking County Coalition for Housing |
| Camp O'Bannon | Licking County Family YMCA |
| Carol Strawn Center | Licking County Health Department |
| Cars 4 A Cause - Operation Hope | Licking County Historical Society |
| CDF Freedom School of Licking County | Licking County Job & Family Services |
| Center for Visual Impairment | Licking Memorial Health Foundation |
| Community Church: Night to Shine | Lookup Center |
| First Responders Cuddle Bear Drive | MDA Fill The Boot |
| Energy Cooperative's Operation Round Up | Newark Citizen Police Academy Association |
| Food Pantry Network of Central Ohio | Newark Kiwanis |
| Fostering Further | Newark Lion's Club |
| Friends of the Buckeye Lake Library | Pataskala Shop with a Cop |
| Friendship Club of Licking County | St. Vincent Haven |
| GMP Local 244 Welfare Committee | Together We Grow Gardens |
| Granville Turkey Trot | The Humane Society |
| Hospice of Central Ohio | The Salvation Army |
| I am Boundless/Artists for Autism | The United Way |
| Jackson Vanest Cancer Benefit | The Woodlands |
| Karis' Cause | Twentieth Century Club |
| | Utica Church of Christ |
| | Women United |

To learn more about the TrueCore Foundation, please contact Shani Smith-Reed, Chair, at foundation@truecore.org

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Kroger Community Rewards Program

It's easy to create a Kroger Community Rewards Account benefitting the TrueCore Foundation.

- ▶ Go to kroger.com/accountcommunityrewards.
- ▶ Log into your Kroger account or create a new account that is connected to your Kroger Plus card.
- ▶ Under **Find an Organization**, type "TrueCore."
- ▶ Select **Enroll**
- ▶ You should see positive confirmation at the top of the page.

✔ You have successfully enrolled in Community Rewards.

Kroger Community Rewards Program

Every time you scan your Kroger Plus card, the TrueCore Foundation receives a portion of every dollar you spend – and you still receive fuel rewards and coupons!

This is such an easy way to contribute.

- ▶ Go to www.kroger.com
- ▶ Select the Save tab
- ▶ Go to Kroger Community Rewards
- ▶ Select See more details and enroll today!
- ▶ Sign in or create an account to enroll
- ▶ Under **Find an Organization**, type in the word 'TrueCore'
- ▶ Select Enroll

Don't forget to buy gift cards at Kroger, and be sure to scan your Kroger card with every purchase. Please note that your information must be renewed each year.

The perfect way to save locally all through 2020.

TrueCore Foundation discount cards are now available at any branch location for just **\$10!**

All proceeds go to the TrueCore Foundation.