



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

# SUMMER 2020

Save more with TrueCore.

*Proud to serve all of Licking County.*



## Deo Drive Lobby Now Open

### Important Coronavirus (COVID-19) Update Updated June 22, 2020.

At TrueCore, our members come first, that is why our top priority is to ensure your health and safety. **The Deo Drive branch lobby is now open.** Things look and feel a little different because of the extra precautions we are taking to protect you. Here's what you can expect:

#### New hours to serve you:

- ▶ Monday-Thursday 10 a.m.-4 p.m., Friday 10 a.m. - 5 p.m., and Saturday 10 a.m.-noon
- ▶ Monday-Saturday the Deo lobby will be reserved from 9-10 a.m. exclusively for Prime Time Club members (ages 55+) and those at a higher risk for severe illness as defined by the CDC.
- ▶ All other branch lobbies are closed until further notice, but the drive thru areas and Contact Center will maintain normal business hours, fully staffed, and ready to serve you.


#### Increased safety precautions:

We are strictly adhering to physical distancing guidelines and sanitation standards in accordance with the Ohio Department of Health. Visit [www.truecore.org](http://www.truecore.org) for a complete list of the steps we've taken for your safety.

#### Several ways to serve you remotely:

Don't forget all the ways you can access your TrueCore funds remotely: online, through the mobile app, ATMs, and Night Drops. 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.




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# From the Archives: Advice that Still Applies



**Jamie Garrabrant**  
*Executive Vice President*

## 2010: The Future of Your Finances

A turbulent 2008 and 2009 have presented difficulties for individuals and businesses alike. We're continuously asked 'what can we do to prepare ourselves for the future', 'how can we better manage our finances'. Most of us are carrying debts on car, credit cards, student loans, etc. We can help ensure a prosperous future.

If you are carrying credit cards with balances and you are unsure about the rates or terms, it's time to reevaluate. It's worth your time to familiarize yourself with your credit card terms. Do you have a variable rate, has your rate gone up, are you receiving unexplainable or unfamiliar fees, or was your credit card sold? If these are questions you have, We offer a simple, easy to understand credit card with a low fixed rate that can save you money.

### Do you carry a balance every month or do you pay it off monthly?

If you pay your credit card off monthly, you may be more interested in a card that pays you points or rewards. If you carry a balance monthly, you may be more interested in a card that provides you with the best rate and terms. Always work on paying down the cards with the highest rate first.

**If you're looking to pay down debt and save money in the process, check out this limited-time offer.**

**VISA®**  
**credit cards**  
**are now**

**.99% OR 2.99%**  
**for one year                      for two years**

**when you transfer your debt from another institution.**

**Visit [www.truecore.org](http://www.truecore.org) for complete details.**



### Are you up-to-date on your car maintenance?

Fuel prices have come down but a few small items will help save you cash. Maintaining your tire pressure will extend the life of the tire; it will also improve your mileage. Changing your air filter at regular intervals will extend the life of your engine and also improve your mileage.

### Analyze your spending habits?

Do you purchase soda from a vending machine or do you take your own to work? Are you spending \$2 - \$4 for coffee every day? That equals \$700 - \$1,400 per year. Do you buy your lunch every day or do you pack? Often times, small changes can make a big financial impact.

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**Rewards Credit Card Coming Soon:**

**Watch for Details.**







## Free Virtual Workshop: Financial Planning in Financial Chaos

**Wednesday, July 22 at noon**

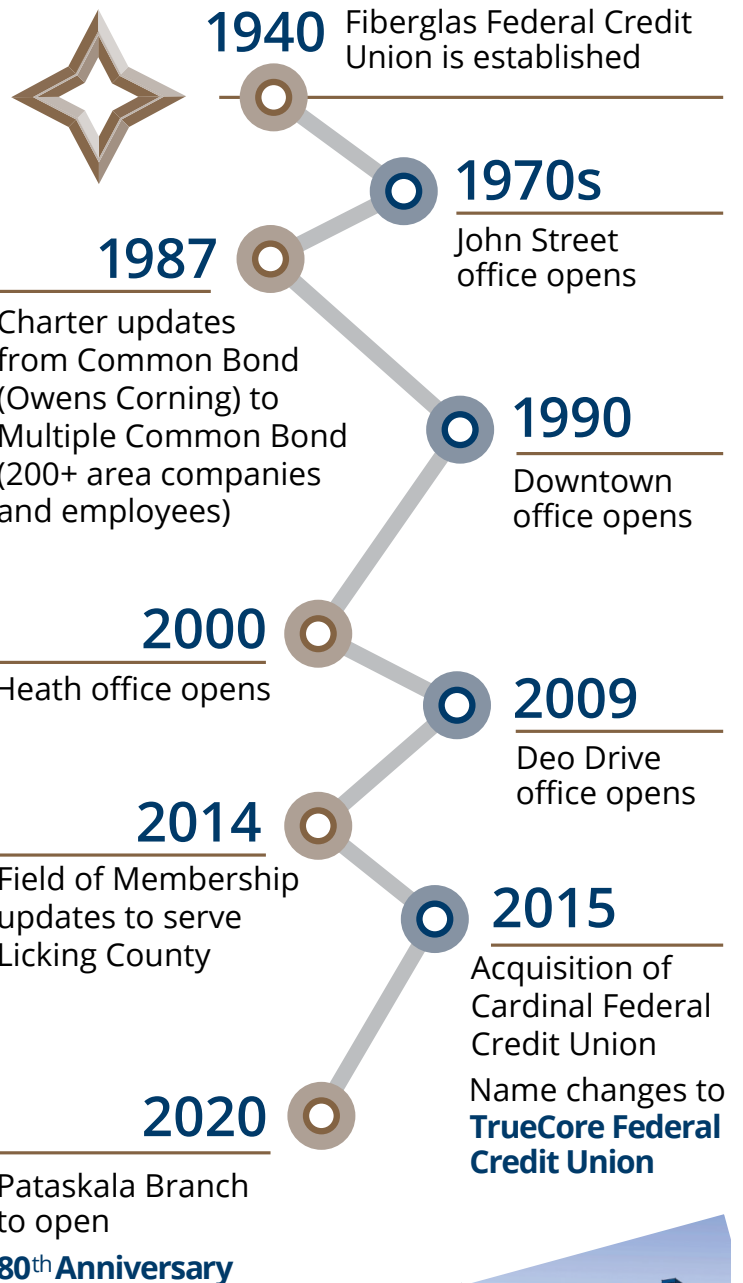
Oftentimes, in the midst of uncertainty, a solid plan can offer direction, comfort, and peace of mind. Join us for a session focused on building your plan in times of transition. Whether you're facing a job loss, furlough, or uncertainty about retirement, this free workshop can help you navigate the choppy waters.

This meeting will be held virtually via Zoom, a free remote conferencing service. Please RSVP to [ssmithreed@truecore.org](mailto:ssmithreed@truecore.org) or 740-788-3507 to receive the Zoom login information.



TrueCore has surpassed \$1 billion in loans since inception! Over the years, these loan dollars have helped many of our members achieve their dreams, and we're still here to help. Call or text us at 740-345-6608 or visit [www.truecore.org](http://www.truecore.org) to apply for a loan online.

## Key milestones over our 80 years of service



## Yogurt Banana Bread

**Total Cost \$3.68 for the recipe**  
**\$0.46 per serving/8 Servings**

Got extra bananas? Waste not, want not with our featured recipe.

### Ingredients:

- 1 cup mashed bananas (about 3 bananas)
- 1 cup plain yogurt
- 2 large eggs
- 1/2 cup sugar
- 4 Tbsp butter, melted
- 1 tsp vanilla extract
- 1 1/2 cups all-purpose flour
- 1 tsp baking powder
- 1/2 tsp baking soda
- 1/2 tsp salt
- 1/4 tsp nutmeg
- 1/2 cup chopped walnuts



### Instructions:

1. Preheat the oven to 350°F. Rub a little butter on the inside of a loaf pan to coat the bottom and sides.
2. Mash the banana well, then add it to a large bowl along with the yogurt, eggs, sugar, melted butter, and vanilla. Whisk these ingredients until they're well combined.
3. In a separate bowl, stir together the flour, baking powder, baking soda, salt, and nutmeg until well combined.
4. Pour the dry ingredients into the bowl of wet ingredients and stir together just until there is no dry flour left on the bottom of the bowl (a few lumps are okay, just be careful not to over stir). Gently fold in the chopped walnuts.
5. Pour the batter into the prepared loaf pan, then bake in the preheated 350°F oven for 60 minutes, or until the bread is brown, cracked open on top, and a toothpick inserted in the center comes out clean.
6. After baking, let the banana bread cool in the pan for about 15 minutes. Run a knife along the sides between the bread and pan, then gently turn the loaf out onto a wire rack to finish cooling. Once cool, slice and serve.

By: Beth Moncel, <https://www.budgetbytes.com>

## 2010: The Future of Your Finances

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### Do you know the rates and terms of your car, home equity, or mortgage loan?

Rates across the board are at historic lows. If you are a saver, it's not the best of times; however, if you are a borrower, it's one of the best times. If you have any loan that is over two years old, you may be surprised to learn that today's loan rate may be lower. We can likely save you money by refinancing loans from other institutions.

### Are you saving or building a nest egg or rainy day fund?

A systematic saving plan will help you achieve your goal incrementally. Put a little away with each paycheck. We can help you direct a portion of your payroll to the savings account of your choice. If you are fortunate enough to receive a wage increase, think about putting that money to good use; plan that money for a savings account or contribute more to a 401K. When you pay off a debt, earmark all or part of the old payment to a savings; in either case, it was money you didn't have or were already accustomed to spending.

For more information, contact one of our member services representatives today at 740-345-6608 or 800-333-2465.



## Get on the adventurous side of social distancing.

### RV | Boat | Motorcycle Loans

### No payments for 3 months

This offer is effective July 1, 2020 and is available for a limited time only. Rates, terms, and special offers are subject to change without notice. Your rate will be determined by your actual credit score. Federally insured by the NCUA.