



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

# WINTER 2022

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



## Our New Pataskala Branch is Now Open



TrueCore is happy to finally announce the opening of its new Pataskala branch location! Equipped with state-of-the-art banking technology and 24/7 account access, this branch is conveniently located next to Kroger in Pataskala at 997 Oxford Drive North. We are proud to bring the first credit union to the city of 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. We look forward to seeing you there!

### TrueCore Now Proudly Serving Licking, Knox, Fairfield, Muskingum, and Perry Counties



TrueCore Federal Credit Union is proud to announce that we have received approval for a community charter expansion by The National Credit Union Administration and the TrueCore Board of Directors. This update allows TrueCore to be able to serve persons who live, work, worship, or attend school in Licking, Fairfield, Knox, Muskingum, and Perry Counties in Ohio.

"We are very excited about this new opportunity for our credit union," TrueCore CEO Jay Young said. "Growth is a very important part of making sure we can continue to provide the types of services that our members expect. This expansion directly aligns with our core values of service, community, innovation, and integrity. We're thrilled to be able to offer our not-for-profit banking experience to our neighboring counties."

TrueCore began by serving the financial needs of Owens Corning employees in 1940. The first charter expansion was to serve other employer groups in the 1980s, and the second was to serve all of Licking County in 2014.

## Magical Moments Winner



Congratulations to Donna Snider for winning TrueCore's Magical Moments employee contest! Donna received the most nominations in 2021 from fellow employees for going above and beyond to provide exceptional service to TrueCore members.



## Love TrueCore? Share us with your friends and family!



Earn unlimited rewards 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. The more friends you refer, the more you can earn!

### Current offers:

- \$100 For You, \$100 For Them** | Checking Account
- \$100 For You, \$100 For Them** | TrueCore Auto Loan
- \$250 For You, \$250 For Them** | TrueCore Mortgage

### Registering is easy – pick your preferred method:

- Go online to [www.truecore.org/refer](http://www.truecore.org/refer).
- Call the Referral Ambassador Hotline at 866-498-4667.
- Ask a TrueCore employee at any branch for a registration form.

Complete details can be found at [www.truecore.org/refer](http://www.truecore.org/refer). Share the love and start earning today!

### 2022 Scholarship Program

TrueCore will be awarding two \$1,000 scholarships in 2022 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. Applications can be obtained and submitted online by visiting [www.thelcfoundation.org/scholarships](http://www.thelcfoundation.org/scholarships). The deadline to apply is Monday, January 24, 2022 at 5 p.m.

### 2022 Annual Meeting

Please save the date for Wednesday, March 23 at 6 p.m. Complete details will be available at a later date.

### TrueCore to Host Free Shred-it Day

Protect your identity by shredding your confidential documents. Please save the date for Saturday, April 2 from 9 a.m. to 1 p.m. at 215 Deo Drive, Newark.

### 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 28, 2022, or mail your nomination to:

TrueCore Federal Credit Union  
Attn: Jay Young, CEO  
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.

# New Year, New You!

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



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



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

## New Year, New Financial Resolutions

With 2022 upon us, now is the time to start making those resolutions for the new year. And what better place to start than with your finances? Use these helpful solutions to stick to your financial goals throughout the new year and beyond:

- ▶ **Set up autopay for everything:** From your utility bills to your rent, automate payments so you never have a late fee. Plus, excellent payment history will be reflected on your credit score. You can also automate money directly from your paycheck to your savings, so you won't even know you're missing it while saving at the same time.
- ▶ **Give your budget a makeover:** If it's been a while since you've tweaked your budget, take the time to restructure it to fit your most current lifestyle.
- ▶ **Match savings to spending:** For one month, try this savings technique that allows you to save as much as you spend. Simply add a dollar to savings for every dollar you spend. Or you could put a cap on it, like saving \$5 for each purchase made throughout the month.
- ▶ **Try a "savings spree":** Save the dollar amount of each calendar day for one month. Start by saving \$1 on the first of the month, \$2 on the second, and so on. You could end up saving around \$500 for the month!
- ▶ **Bump up your retirement contribution by 1%:** A little goes a long way. Investing a few extra dollars per month into your retirement account could pay out big in the end.
- ▶ **Talk to TrueCore about new ways to save in the new year:** A Christmas Club account will help you plan ahead so that you're not financially strapped for the holidays. Or enroll in Change It Up, TrueCore's free debit card round-up program. With Change It Up, your money will automatically transfer from your checking account to your Change It Up Savings Account and earn 10% APY.

- Ohio Credit Union League, December 2021

## Mortgage Rates are Still Low

If you can afford a slightly higher loan payment each month, you'll save big in the long run. Act now while mortgage rates are still low. Check out the example below:

Loan Amount	Term	Rate	Standard Payment	Total Interest	Total Payments
\$150,000	30 years	4.50%	\$760.03	\$123,609.26	\$273,609.26
\$150,000	15 years	2.50%	\$1,000.19	\$30,032.82	\$180,032.82

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).

BIG SAVINGS!

You save  
**\$93,576.44!**



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 2021:

A Call to College  
 American Red Cross East Central Ohio  
 Behavioral Healthcare Partners of Central Ohio  
 Big Brothers Big Sisters of Licking & Perry Counties  
 COTC  
 Food Pantry Network  
 Hartford Junior Fair  
 Hospice of Central Ohio  
 Karis' Cause  
 Kingdom Pillars  
 Kiwanis Club of Newark  
 LEADS Community Action Agency  
 Licking County Aging Program  
 Licking County Coalition for Housing  
 Licking County Humane Society  
 Licking County Jail Ministries  
 Licking County Job and Family Services  
 Licking County Shrine Club  
 Mental Health America of Licking County  
 Newark Lions Club  
 Newton Township Fire Department  
 OhioCan Newark Homeless Outreach  
 Owens Corning  
 Salvation Army of Newark  
 St. Vincent DePaul  
 Starfish Assignment Licking County  
 The Carol Strawn Center  
 The Energy Cooperative  
 The Midland Theatre  
 The Works: Ohio Center for History, Art & Technology  
 Twentieth Century Club  
 Utica Baseball Program  
 Utica Police Department  
 YMCA

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

## Loaded Mashed Potato Soup

**\$1.97 per serving**



**Hands-on Time: 10 Minutes**

**Total Time: 30 Minutes**

**Yields 6 servings**

### Ingredients:

Cooking spray  
 3/4 cup chopped onion  
 3 garlic cloves, minced  
 1 thyme sprig  
 1 (25-ounce) package unsalted chicken stock  
 1/4 teaspoon freshly ground black pepper  
 1 (24-ounce) package refrigerated mashed potatoes (such as Simply Potatoes)  
 1/4 cup plain 2% reduced-fat Greek yogurt  
 2 tablespoons chopped fresh dill  
 1/3 cup sliced green onion tops  
 1.5 ounces sharp cheddar cheese, shredded (about 1/3 cup)  
 3 bacon slices, cooked and crumbled

### Instructions:

**1.** Heat a Dutch oven over medium heat. Coat pan with cooking spray. Add onion; cook 8 minutes or until tender, stirring frequently. Add garlic and thyme; cook 2 minutes, stirring frequently. Add stock; simmer 20 minutes. Remove and discard thyme sprig. Place half of stock mixture in a blender. Remove center piece of blender lid (to allow steam to escape); secure blender lid on blender. Place a clean towel over opening in blender lid (to avoid splatters). Blend until smooth. Pour into a large bowl. Repeat procedure with remaining stock mixture

**2.** Return stock mixture to pan; add pepper and potatoes, stirring with a whisk until combined. Bring to a simmer; cook 5 minutes. Remove from heat; stir in yogurt and dill. Ladle into serving bowls; top with green onions, cheese, and crumbled bacon.