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FALL 2019

Save more with TrueCore.

Proud to serve all of Licking







Pataskala Branch Update

TrueCore's Pataskala branch is taking shape! Our friends at Robertson Construction are working hard to help us bring Pataskala their first credit union by December. More details to follow!











7 Winter Car Prep Tips

Winter car prep is essential to get ready for the harsh conditions ahead. In particular, the charging and starting system, headlights, tires and windshield wipers all need to be ready for winter. To make sure your vehicle is prepared for the months ahead, take some time to perform the following maintenance tasks.

- 1. Clean any corrosion from battery posts and cable connections.
- **2.** Have any engine problems corrected at a repair shop.
- **3.** Replace worn windshield-wiper blades and remember to carry an ice scraper.
- **4.** Inspect all lightbulbs and replace burned-out bulbs. Clean road grime or clouding from all lenses.
- 5. Have the exhaust system checked for leaks, and look for holes in the trunk and floorboards.
- **6.** Examine tires for wear and tear, and check the pressures once a month or before a long trip.
- 7. Make sure your car is stocked properly; warm blankets and gloves, a flashlight, a car cell phone charger, snacks and an ice scraper are all good to have in case of a roadside emergency.

-Brenda Suttles, https://ohio.aaa.com/

Limited-time

Finance your new or used car purchase with TrueCore, or bring it to us from another lender, and we'll pay you up to

Rates as low as 3.50 %

No payments for up to 3 months!

If your car loan is: We'll pay you:

\$10,000 - \$29,999.....\$400

\$30,000 - \$39,999 \$600

\$40,000 - \$49,999 \$800

\$50,000 and up.....\$1,000



Offer is valid September 3, 2019 and is available for a limited time only. Must be a member of TrueCore Federal Credit Union (TFCU). Those who reside, work, attend school, worship, or volunteer in Licking County may become a member. Existing TFCU loans do not qualify for this offer. Rates are based on a credit score of 740 or better. Your individual rate will be determined by your actual credit score. Rates and terms are subject to change without notice. Approval is based on your credit qualifications and credit union policies. Interest will accrue from the date of the loan. APR = 3.50%. APR calculation is based on a rate of 2.97%, a \$30,000 loan amount, 36 month term, and a \$175 processing fee. Federally insured by the NCUA.

What's happening at



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 2020.

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 19, 2019.**

Christmas Cub 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!

Free Workshop: De-stress Your Holiday Season

Thursday, November 7 at 6 p.m. 215 Deo Drive, Newark

Learn how to deal with financial and family stress that the holidays can intensify. This one-hour session will be led by Penny C. Sitler, Executive Director of Mental Health America of Licking County.

Light refreshments will be available.

Please RSVP to ssmithreed@truecore.org or call 740-788-3507

Free Medicare Workshop

Tuesday, November 19 at 6 p.m. 215 Deo Drive, Newark

Do you need help understanding your options and the plan concepts? Sue Crow with Senior Information Services will be conducting an educational meeting to help educate and navigate you through Medicare plan information. This workshop will review:

- The A. B. C & Ds of Medicare
- When to enroll
- Supplements vs. Medicare Advantage
- Other considerations working past 65 and Veterans benefits
- Resources and Extra Help

No insurance plans will be discussed or sold.

Please RSVP to adooley@truecore.org or call 740-788-3570



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: ${\bf SHANI\ SMITH-REED},\ CHAIR;\ {\bf DONNA\ SNIDER},\ VICE\ CHAIR;\ {\bf JASON\ HALL},\ TREASURER.$

BACK ROW, LEFT TO RIGHT: ASPEN LARUE, MARY KLARK, CARRIE FERGUSON, SCOT VEATCH, COURTNEY NORTH, SECRETARY.

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

American Heart Association

American Red Cross

Big Brothers Big Sisters of Licking & Perry Counties

Blessed Sacrament

Boy Scouts Troop 7145

Camp O'Bannon

Carol Strawn Center

Cars 4 A Cause - Operation

Hope

CDF Freedom School of

Licking County
Community Church: Night to

Shine

First Responders Cuddle Bear Drive

Energy Cooperative's Operation Round Up

Operation Round Up

Food Pantry Network of Central Ohio

Fostering Further

Friendship Club of Licking

County

GMP Local 244 Welfare

Committee

Granville Turkey Trot

Hospice of Central Ohio

I am Boundless/Artists for Autism Jackson Vanest Cancer Benefit

Karis' Cause

LAPP

LEADS

Licking County 4-H

Licking County Aging Program Licking County Coalition for

Housing

Licking County Family YMCA

Licking County Health

Department

Licking County Historical

Society

Licking Memorial Health

Foundation

Lookup Center

MDA Fill The Boot

Newark Citizen Police Academy Association

Newark Kiwanis

Newark Lion's Club

Together We Grow Gardens

The Humane Society

The Salvation Army

The United Way

The Woodlands

Twentieth Century Club

Women United

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

TrueCore's Share Draft Account Renamed "Checking Account"

Share draft accounts at credit unions have always been the equivalent of personal checking accounts at banks. Likewise, share drafts are the equivalent of bank checks. Shares represent partial ownership in a credit union, and credit union members (shareholders) write drafts (checks) as a way to access the value of their partial ownership (shares).

TrueCore realizes that most of our members are more familiar with the term "checking account", so you may notice us phasing out the term "share draft" on your statement, receipts, online/mobile banking screens, and other related documents. Rest assured that only the name has changed and nothing else associated with your account itself.

Questions? Please contact TrueCore at 740-345-6608.

Roast Chicken with Potatoes and Butternut Squash

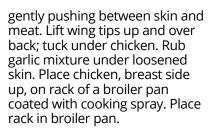
Price: \$1.62 per serving Serves 4

Ingredients:

- 2 Tbsp minced garlic, divided
- 1 tsp salt, divided
- 3/4 tsp freshly ground black pepper, divided
- 1/2 tsp dried rubbed sage
- 1 roasting chicken (3 1/2 pounds)
- Cooking spray
- 12 ounces red potatoes, cut into wedges
- 1 1/2 cups butternut squash, cubed and peeled
- 2 Tbsp butter, melted

Instructions:

- 1. Preheat oven to 400°.
- **2.** Combine 1 1/2 tablespoons garlic, 1/2 teaspoon salt, 1/2 teaspoon pepper, and sage in a small bowl. Remove and discard giblets and neck from chicken. Starting at neck cavity, loosen skin from breast and drumsticks by inserting fingers,



3. Combine potatoes, squash, butter, 1 1/2 teaspoons garlic, 1/2 teaspoon salt, and 1/4 teaspoon pepper. Arrange vegetable mixture around chicken. Bake at 400° for 1 hour or until a thermometer inserted into meaty part of thigh registers 165°. Let stand 10 minutes. Discard skin.

Recipe by Cooking Light