



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

# FALL 2024

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



## Protect Yourself From Scams: A TrueCore Reminder

Scammers are becoming increasingly sophisticated, and it's important to stay informed about the latest tactics. At TrueCore Federal Credit Union, your security is our top priority.



### Here are some key points to remember:

- ▶ TrueCore will never reach out and ask for sensitive information from you. If you receive a call, text, or email requesting your social security number, personal ID, password, PIN, account number, or card number, it's a scam.
- ▶ Don't click on suspicious links. Scammers often use phishing emails or texts with links that lead to fake websites designed to steal your information.
- ▶ Monitor your accounts regularly. Check your account activity online or through your mobile app to look for any unauthorized transactions.
- ▶ Use strong, unique passwords. Avoid using easily guessable passwords and consider using a password manager to help you create and manage complex passwords.
- ▶ If something doesn't feel right, it probably isn't. If you're unsure about a call, text, or email, contact TrueCore directly at 740-345-6608.

Your safety is our top priority. By staying vigilant and following these tips, you can help protect yourself from scams. To read more about current scams and how to prevent and recover from identity theft, visit [www.truecore.org/resources/security-alerts](http://www.truecore.org/resources/security-alerts).

Fall 2024

Call/Text 740-345-6608  
www.truecore.org

# Improve your finances and reduce stress

Inflation is challenging for many Ohio families. Skyrocketing costs can cause additional stress and possibly mental or physical health issues. No matter what stage of life you're in, you can take steps to improve your financial well-being and reduce stress in your life. Here are a few tips to get started:

► **Don't be embarrassed about money challenges.**

It's never too late, or too early, to review your personal finances and set goals to improve them. Tackle one area at a time, based on your current priorities, whether it's cutting monthly spending to reduce debt or building an emergency nest egg.

► **Review your budget.** Experts recommend a 50-30-20 split with 50 percent of your take-home pay to be used for basic expenses such as mortgage or rent and food. Thirty percent should go to discretionary items like clothing and entertainment. The final 20 percent should be used to pay down debt and increase savings.

► **Reduce spending.** Are there fixed expenses that you could reduce? These are things that cost the same amount each month like rent, cell phone bills, and insurance. Consider moving to a less expensive area, taking on a roommate, or shopping around for better deals, phone plans, and insurance.

► **Get creative.** Many spending categories fall in the 'nice to have, but unnecessary' bucket. This includes streaming services, digital book subscriptions, gym memberships, and eating out. Don't cut out all entertainment or fun activities, because these can reduce stress and improve your health. But do make a list of those that are most important to you. Then find creative ways to reward yourself without breaking the budget, such as renting books and movies from the library, exercising at home or outside with friends, having home binge-viewing parties with friends and sharing the cost, and packing your lunch instead of buying.

► **Pay down debt.** Make sure your monthly budget includes your minimum payments for any debt, including credit cards, student loans, and car payments. If you can, pay more each month to reduce your loan payoff time and the interest you will pay. You can also call TrueCore to discuss debt consolidation options.



► **Use free online resources.** There are many free online resources that can provide advice for managing your finances, such as Zogo, TrueCore's free financial literacy app. Zogo rewards users for completing bite-sized lessons on finances while earning rewards to places like Amazon, Apple, Starbucks, Nike, Target, Walmart, and more. Visit your app store and enter the access code TRUECORE to get started.

► **Seek help.** Sometimes, one-on-one help can be the most effective way to improve your financial situation. Reach out to a trusted friend, mentor, or your financial partners at TrueCore.

- Ohio Credit Union League, May 2024



## Learn Finance & Earn Rewards with Zogo.

TrueCore is proud to be the first Ohio adopter of this free financial literacy app. Earn points for gift cards to places like Amazon, Starbucks, Walmart, and more!



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



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



TrueCore was proud to support the 2024 Hartford Fair and to purchase the Grand Champion Dairy Feeder, owned by James Myers of Pataskala. Congratulations to all of the hard-working 4-H and FFA exhibitors!



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 April 2025.

**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 12, 2024.**



**Organizations the TrueCore Foundation has helped in 2024:**

- |  |  |
|--|--|
| Behavioral Healthcare Partners of Central Ohio       | Licking County Humane Society            |
| Big Brothers Big Sisters of Licking & Perry Counties | Licking County TNR                       |
| Buckeye Valley Family YMCA                           | More for Less                            |
| Claylick Bowhunters                                  | Newark Think Tank on Poverty             |
| COTC   | North Fork Youth Athletic Administration |
| Friendship Club of Licking County                    | OhioCAN Newark Homeless Outreach         |
| Hartford Fair  | Salvation Army of Newark                 |
| Hartford Township                                    | The Village Network                      |
| Karis' Cause   | The Woodlands                            |
| Kingdom Pillars                                      | Tri-Village Christian Church             |
| Kiwanas Club of Newark                               | Twentieth Century Club                   |
| Licking County Community Center                      | Village of Pleasantville                 |
|  | Woodside Presbyterian Church             |

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

**Christmas Club** 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!



**Saturday, October 19**  
**9 a.m. to 1 p.m.**

TrueCore Federal Credit Union  
215 Deo Drive, Newark



Free admission for members and the community.  
Visit our website for details.



## Account Fee Schedule

Effective October 1, 2024

Account access online .....	Free
Account access by phone (Flash Talk) .....	Free
Online bill pay, text alerts, and mobile banking .....	Free
e-statements .....	Free
Shared Branching .....	Free
Quick Change Coin Counter .....	Free
Check Cashing Fee for members .....	Free
Cashier's Checks .....	\$4.00
Money Order .....	\$4.00
Telephone Inquiry and Transfers .....	\$1.00 <sup>^</sup>
Wire Transfer incoming .....	\$15.00
Wire Transfer outgoing .....	\$29.00
Wire Transfer international .....	\$39.00
Child Support Processing .....	\$5.00 each
Notary Service .....	Free for members/ \$2.00 for non-members
Garnishments .....	\$39.00
Levies .....	\$39.00

Legal Processing and Subpoena Research .....	\$35.00 per hour (minimum 1 hour)
Return of deposited item on any account .....	\$15.00
NSF Funds/Overdrafts .....	\$29.00
ACH NSF/ Overdrafts .....	\$29.00
ACH Reoccurring Stop Payment .....	\$49.00
Escheatment .....	\$30.00
Overnight Mailing Fee .....	\$30.00
• Saturday delivery .....	\$40.00
Account Research/Savings or Loans .....	\$35.00 per hour (minimum 1 hour)
Returned Mail Fee .....	\$5.00 each occurrence
Christmas Club withdrawal .....	\$5.00
Low Balance Fee .....	\$5.00 per month*
Inactive Account .....	\$8.00 per month**
Paper Statement Fee .....	\$2.00 each occurrence****
Visa® Gift Cards .....	\$3.50

<sup>\*</sup> Low Balance Fee is waived if account relationship under members' SSN has an aggregate balance over \$250.00, if the member has direct deposit, or if the member is a Dollar Dog or Money 101 member (age 18 or under). Fee is waived for the first 90 days of membership.  
<sup>\*\*</sup> An account is considered inactive if no transactions are made for 12 months. Fee starts on the 13th month. Fee assessed on primary account holders age 18 and over.  
<sup>\*\*\*</sup> Paper Statement Fee will be charged if the member chooses not to receive their statement electronically through free e-statements. Fee is waived for Dollar Dog or Money 101 members (age 18 or under).  
<sup>^</sup> Fee waived for Prime Time members

### Rolled Coin Order Fee Per Box

Pennies .....	\$2.50
Nickels .....	\$5.00
Dimes .....	\$10.00
Quarters .....	\$15.00
Half dollars .....	\$15.00

### Checking Account

Monthly Service Fee .....	None
Per Check Fee .....	None
NSF Funds/Overdrafts .....	\$29.00
Stop Payment Fee .....	\$29.00
Account Balancing .....	\$35.00 per hour (minimum 1 hour)
Copy of Deposited Check .....	\$9.00
Account History .....	\$5.00 per month
Courtesy Pay Overdraft Fee .....	\$29.00 assessed for each item honored
Second Chance Checking .....	\$10.00 per month

### TrueCore Credit Card

Late Payment Fee .....	\$29.00 a month
Cash Advance Fee .....	\$1.00
Replacement Fee .....	\$10.00
Metal Card Replacement Fee .....	\$50.00
Return Check Fee .....	\$25.00
Overdraft Fee .....	\$10.00

\*\*\*\*The fee is waived at all TrueCore-owned and Duke/Duchess Network machines. Management reserves the right to close an account for reasons of abuse including but not limited to fraud, check kiting, or having a negative account 45 days.

### TrueCore ATM and Debit Card

Annual Fee .....	None
Card Replacement Fee .....	\$5.00
Emergency Replacement (non-fraud) .....	\$25.00
Overnight Card Replacement .....	\$125.00
ATM Withdrawal .....	\$1.50 after 5 a month****
NSF Funds/Overdrafts .....	\$29.00

### Safe Deposit Box Fees

3 X 5 .....	\$20.00
3 X 10 .....	\$40.00
5 X 10 .....	\$60.00
10 X 10 .....	\$80.00
Drilling of Lock .....	\$45.00 plus cost
Key Replacement .....	\$45.00 plus cost

### Loan Processing

Application Fee within 90 days after denial .....	\$25.00
Unsecured-Processing Fee .....	\$99.00
Unsecured-Modify Terms .....	\$50.00
Secured-Processing Fee .....	\$249.00
Secured-Modify Terms .....	\$100.00
Late Payment Fee - per Payment Period .....	\$29.00
Loan Payment Return Check .....	\$29.00
Repossession Fee .....	\$300.00
Streamline Mortgage Application Fee .....	\$249.00
Streamline Mortgage Modification .....	\$250.00
Midwest Mortgage Modification .....	\$500.00
Vacant Lot Application Fee .....	\$249.00
Interest-Only HELOC Modification Fee .....	\$175.00
Foreclosure Fee .....	\$1,000.00

## IMPORTANT INFORMATION ABOUT CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Fees are subject to change.