



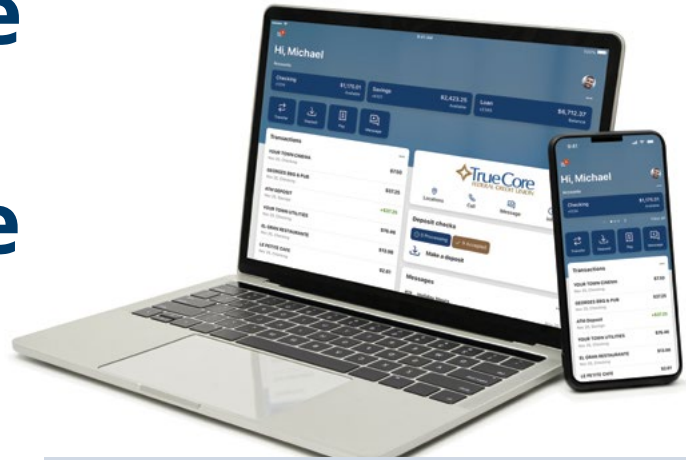
215 Deo Drive • Newark, Ohio 43055
Call/Text 740-345-6608 • www.truecore.org

WINTER 2024

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



Mobile and Online Banking upgrade scheduled for late February



What's happening?

This February, we will be upgrading our mobile banking app and online banking site. We will be migrating to a new omnichannel digital banking platform.

Why will digital banking change?

Our current online banking site will no longer be available to us after this spring, so an upgrade is necessary. But we are pleased that the new platform will offer enhanced security and improved functionality. It will also provide the same look and feel regardless of whether you view it on your phone or computer.

Exciting new features:

- ▶ Member-to-member transfers
- ▶ Check withdrawals
- ▶ Ability to organize accounts
- ▶ CD (Share Certificate) renewals
- ▶ Enhanced credit score information
- ▶ Ability to notate all transactions
- ▶ View similar transactions based on a specific merchant
- ▶ Open a new sub account

Important things to note:

- ▶ You do not need to re-enroll
- ▶ Your username and password will stay the same.
- ▶ This upgrade will take place on Tuesday, February 27.
- ▶ For mobile banking app users, you will need to download the new app and delete the existing one starting on February 27.
- ▶ Your Bill Pay information will carry over.

Steps to take right now

1. Make sure you are prepared by knowing your username and password. If you save that information on your device or use Face ID, that's something you may not remember. If this is the case, you can reset your information on the log in screen prior to the update. Or you may contact TrueCore for assistance.
2. Ensure your contact information is up to date. We want to make sure you don't miss any important upgrade information.

Please watch for more details from us in the coming weeks. Questions? Email info@truecore.org or call/text 740-345-6608.



Magical Moments Winner

"I had the good fortune to be assigned to Branch Manager, Alisha Kopp. On every request, I received excellent and additional information to enhance my understanding and knowledge. She answered numerous questions with such expertise, kindness and helpfulness. If I hadn't known it was near closing time, I would never have suspected as she was so patient and respectful.

It was such a pleasure to work with her. You have a very dedicated, professional and delightful Branch Manager on your team in Alisha."

- Mary O., TrueCore Member

Congratulations to Branch Manager Alisha Kopp for winning TrueCore's Magical Moments employee contest! Alisha received the most nominations this year from fellow employees and TrueCore members for going above and beyond to provide exceptional service. Thank you for making a difference, Alisha!

TrueCore Voted Best Financial Institution for 2023



TrueCore received the most votes from the Licking County community in the Newark Advocate's 2023 Community Choice Awards. This awards TrueCore the title of Best Financial Institution in Licking County for the second year in a row.

Personal ATM Demonstrations

The ATMs at our branches offer more technology than a typical ATM, so we refer to them as TrueCore ITMs (Interactive Teller Machines). We'd love to personally show you everything they can do, so please plan to stop by to get your Personal ITM Demo on Wednesday, January 24. TrueCore team members will be on hand to assist you from 10 a.m. to noon inside at our Pataskala Branch located at 997 Oxford Drive, next to Kroger.

Free Estate Planning Workshop

Thursday, February 8 at 5:30 p.m.

215 Deo Drive, Newark

Lee Heckman with Reese Pyle Meyer PLL of Newark will be available to discuss the basics of estate planning. Topics will include wills, trusts, powers of attorney, health care powers of attorney/living wills, avoiding probate, and planning for unforeseen circumstances.

Refreshments will be available at this informative session, lasting approximately one hour. Please RSVP to Andrea at 740-788-3570 or ahinesblower@truecore.org.

2024 Annual Meeting

Please save the date for Wednesday, March 20 at 6 p.m. This year's meeting will be held in person at TrueCore's main branch located at 215 Deo Drive, Newark, Ohio.

TrueCore to Host Free Shred-it Day

Protect your identity by shredding your confidential documents. Save the date for Saturday, April 13 from 9 a.m. to 1 p.m. at 215 Deo Drive, Newark. Limit of five boxes and no businesses please.

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.

How to Stay on Budget During Inflationary Times

The Ohio Credit Union League, 2023

If you've been to a store lately, you know the cost of everything has increased. This is due to inflation, which is the rate of increase in prices over a given period. Inflation occurs when the supply of money grows too large relative to the size of an economy. When this happens, the unit value of the currency diminishes, and the purchasing power falls, thus increasing prices.

There are many ways you can save money during times of inflation. Instead of going to a restaurant and dropping \$75 on a meal, save money by making a meal at home. You can find copycat recipes for your favorite restaurants online, and with a little effort, you can alter the atmosphere at home to make it feel like you are somewhere else. Also, consider searching for coupons and looking at your grocery store's weekly ad to find additional ways to reduce your bill.

We all have subscriptions to streaming services, audiobooks, or music sites; however, we may not always utilize the content each month. Take a look at your subscriptions and see if there is a way to pause your plans that are not frequently used. This will help cut down on monthly bills without having to completely cancel your subscription and lose all of your assigned settings.

Three Budget-Savvy Tips During Inflationary Times:

- 1. Plan Your Grocery Purchases:** Assess the items you already have in your fridge and pantry before making your grocery run to eliminate accidentally purchasing duplicate items. Create a schedule for your meals for the week before you go to the store so you know what ingredients you need so you don't have to make multiple trips to the store. Finally, plan your meals around items that are on sale and make sure to check for coupons to maximize your budget.
- 2. Consider An Energy Audit:** Consider getting an energy audit performed on your house. This audit will help identify energy drains that can be caused by air escaping through doors and windows. Fixing these energy drains can turn your house into a more energy-efficient home.
- 3. Choose Your Indulgence:** While it is nice to treat yourself every once in a while, setting boundaries for yourself for a treat once or twice a month will help cut costs in the long run. There are also many creative ways to still enjoy a treat for yourself without breaking the bank. For example, instead of getting two large meals for you and your guest, split one meal and save.

During times when items are cheaper, it is a good idea to put extra money aside to pay off debt or add to your savings fund. However, when inflation is at an all-time high, you may want to consider only putting the minimum amount aside so you are able to afford your daily lifestyle. Once costs go back down, you can make extra payments or deposits to make up the difference.



TrueCore was honored to receive Ohio's prestigious Desjardins Adult Financial Education Award! Paul Mercer, President of the Ohio Credit Union League, is shown presenting the award to TrueCore's President-CEO Jason Hall and Shani Smith-Reed, TrueCore's Vice President of Marketing.

\$2,500 Scholarship Opportunity!

TrueCore will be awarding two \$2,500 scholarships in 2024 through the Licking County Foundation.

Applications can be obtained and submitted online at thelcfoundation.org/scholarships.



The deadline to apply is
Wednesday, January 31, 2024 at 5 p.m.



Security Alerts

As fraud attempts are on the rise, TrueCore wants you to know that we are dedicated to protecting your privacy and security. We will never reach out and ask for sensitive information from you (i.e. Social Security number, personal ID, password, PIN, or account number). We strongly suggest that you do not share this information with anyone. To read more about current scams and how to prevent and recover from identity theft, visit truecore.org/resources/security-alerts.

New Year, New You!

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



Enter access code
TrueCore
to get started.

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

CLASSIC MEATLOAF

\$0.96 per slice / \$9.56 recipe

Prep Time: 15 Minutes

Cook Time: 50 Minutes

Ingredients:

Meatloaf

- 1 large egg
- 1/3 cup milk
- 1 tsp Worcestershire sauce
- 1/2 cup plain breadcrumbs
- 1 tsp Italian seasoning
- 1/2 tsp garlic powder
- 1 tsp salt
- 1/4 tsp freshly cracked black pepper
- 1/2 cup minced onion
- 1.5 lbs. ground beef (85/15)

Sauce

- 1/2 cup ketchup
- 1 Tbsp brown sugar
- 1 Tbsp Worcestershire sauce
- 1 tsp yellow mustard

Instructions:

1. Preheat the oven to 350°F. In a small bowl whisk together the egg, milk, and Worcestershire sauce. In a separate small bowl, stir together the breadcrumbs, Italian seasoning, garlic powder, salt, and pepper. Mince the onion.
2. Add the ground beef, egg mixture, breadcrumb mixture, and minced onion to a large bowl. Use your hands to mix the ingredients together until evenly combined. Avoid over mixing.
3. Place the meatloaf mixture on a rimmed baking dish and shape it into a loaf that is approximately 4-inches wide, 8-inches long, and 2-inches tall.
4. In a separate small bowl, stir together the glaze ingredients (ketchup, brown sugar, Worcestershire sauce, and mustard). Spread the glaze evenly over the top and sides of the meatloaf.
5. Bake the meatloaf for 50-55 minutes, or until the internal temperature reaches 165°F. Allow the meatloaf to rest for 5-10 minutes after baking, then slice and serve.

