



DEBT STRESS

LAYOFFS

CLOSED  
SCHOOLS

QUARANTINE

I  
S  
O  
L  
A  
T  
I  
O  
N

COVID

PROTESTS

SUPPLY  
SHORTAGES

WEARING  
MASKS

CANCELLED  
ACTIVITIES

POLITICAL  
STRIFE

**Better Days  
are on the  
Horizon**

2021

2021 is finally here and, with that, we say a heartfelt goodbye to 2020. Although the Corona Virus is still in the forefront, we can look forward to a new year and new goals. But first...

## A look back.

2020—What a year! For many it was a year of disappointment, isolation and financial worries. However, the year also brought some bright spots that are important not to forget. Perhaps you spent more time with your family and ate more home-cooked meals bringing back those nostalgic family recipes. Many rediscovered the great outdoors and the joy of sitting around the fire with some great conversation. The commute to work may have been easier. These are some positive things to remember.

## Looking forward.

It was also a year that brought to light some financial realities. Perhaps you recognized the need to be in a safer financial position as we enter 2021 and beyond. Now might be the time to get serious about taking stock of your financial situation.

2020 made it clear that we need to be prepared for the unexpected. We need to have a safety net of savings to get us through those times. Maybe you are closing in on retirement and need to get serious about safely saving for this stage in your life.

It is also an opportunity to pay attention to what you have borrowed money for and at what rate. 2021 may be a good time to evaluate your current loans and see how you can save — either by consolidating or refinancing.

**2020 brought us a lot of time to contemplate the future — including our financial future — and now it is time to act! TruPartner is here to help. Visit our website at [TruPartnerCU.org](https://TruPartnerCU.org), one of our four locations, or give us a call. We are your financial partner!**

## Your Vote Matters

### VOTE!

TruPartner Credit Union is a financial cooperative, owned by its members and operated under the direction of a volunteer Board of Directors that are democratically elected. Volunteer leadership is one of the key differences between a credit union and other for-profit financials.

### Leadership is key.

The volunteer Board of Directors represents you, as a credit union member. The Board is responsible for setting the direction of the credit union, providing oversight, and ensuring that the obligations to the membership are being fulfilled.

Board members are elected by the members of TruPartner. As a part of this special democracy, YOU get a voice in your credit union. Your participation in this year's election is important.

**Now is your chance to cast your vote for those who will be representing you by completing and returning the ballot on the next page.**

### Volunteering for the Credit Union can be a rewarding experience.

Outside commitments, life changes and attrition result in periodic openings. When these opportunities arise, it is imperative that we add members who bring a fresh perspective that will enable us to maintain our upward trajectory.

**Consider giving your time and talent to making a difference in the lives of the people TruPartner serves. For more information about board duties and responsibilities, contact us at [boardofdirectors@trupartnercu.org](mailto:boardofdirectors@trupartnercu.org).**





# Your Ballot

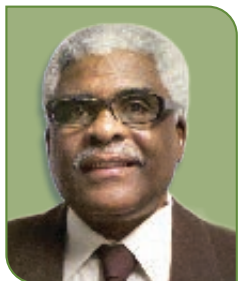
## THE CANDIDATES



### STEVE HOWE

Steve Steve has been a credit union member for the past 38 years. He has also been a member of The Board of Directors for the past 11 years. He has held several positions on the Board of Directors, currently serving as the Board Chairman.

If elected to another term, he is committed to ensuring that TruPartner Credit Union is financially stable. He will continue his work building a stronger credit union for the future. Steve pledges to keep you, the membership, his top priority; and to serve and protect your assets and provide you the best service possible.



### HENRY (HANK) WASHINGTON

Hank is now retired having worked at Jim Beam Brands – formerly known as National Distillers – for more than 40 years. While working there, he became an active volunteer for Nadisco Credit Union and served as Vice President and President of the Board of

Directors. Since the merger of the credit union in 1988, Hank has continued to serve as a member of the Board of Directors of what is now TruPartner Credit Union. He currently serves as Secretary/Treasurer. He has accumulated over 36 years of volunteer service to credit union members throughout Greater Cincinnati.

Hank earned the Ohio Credit Union Foundation Volunteer of the Year Award, and was inducted in the William A. Herring Society in 2014. He is a graduate of the Chapter Credit Union School. His volunteerism and steadfastness to credit union philosophy is unyielding and very much appreciated by TruPartner.

## Membership Meeting

On **Wednesday, February 17, 2021**, TruPartner will hold the Annual Meeting of the Membership. The meeting will be held at **5:00 p.m.** at the Corporate Office located at 1717 Western Ave. in Cincinnati, Ohio. There will be no new business to come before the membership. The agenda includes the election of directors, presentation of standard reports and a prize drawing.

**Proxy**  
Proposal No. 1  
Election of  
Director  
**Nominees:**  
**Steve Howe**  
**Henry Washington**

## Vote Today

Members who exercise their democratic right to vote and return their ballots by **4:00 p.m. on February 17, 2021**, will automatically be entered in a drawing to win a **\$300.00, \$150.00 or \$50.00 gift card!** You need not be present at the Annual Meeting to win, so complete your proxy and mail it today!

## Instructions

This proxy will be voted in the manner you instruct below. If no instructions are given, your proxies will vote for election of nominees to the Board of Directors. This proxy will not be valid after **January 21, 2022**.

The undersigned, revoking previous proxies, acknowledges receipt of the notice of the Annual Meeting of TruPartner Credit Union to be held on **Wednesday, February 17, 2021** and appoints **Barbara Schmitz, Dee Shaffer and Kyle Wirthwine** (and each of them) proxies with the powers of substitution to attend the Annual Meeting (and any adjustments) and vote the undersigned's proxy upon Proposal No. 1, and any other business that may properly come before the meeting. **This proxy is solicited on behalf of management.**

Nominees	For	Against
<b>Steve Howe</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Henry Washington</b>	<input type="checkbox"/>	<input type="checkbox"/>

### REMEMBER:

To fill out your Member information to the right so we can accurately process your ballot..

Member Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_\_



Place  
Stamp  
Here



Please fold so that this panel and TruPartner address face out, tape closed and return to the credit union.



Attn: Proxy Committee  
1717 Western Avenue  
Cincinnati, OH 45214-2007



From the desk of  
**Joseph Duffey**  
Everest Financial

#### Financial Planning in this Covid-19 World

To say the least, 2020 has been a year few have ever lived through before. People have lost their jobs, businesses have closed their doors for good and individuals are struggling to hold their financial world together. This is why it is so important to prioritize our financial goals and make sure you always have adequate savings for an emergency fund.

When I construct a financial plan for a client, I use one of two methods - flooring or segmentation. I find segmentation to be easier for a client to grasp as the "buckets" of money are matched by time horizon and risk tolerance to their specific goals. The first "bucket" I will typically discuss is the emergency fund. **Why?** because the emergency fund protects our longer term investments from having to be liquidated at the wrong time. Like this March when the S&P 500 dropped 30% from a high near 3380 in February to a low of 2304 on March 20th.<sup>1</sup> This would have been a terrible time to sell off one's stock investments. As long as we have enough savings to sustain our living for 6 months to a year, we should be good to weather most storms.

With the economic and political uncertainty, constructing and consistently reviewing one's financial plan is a must. The conservative portion of our retirement plan acts as a buffer during volatile market conditions. Savings accounts, CD's, fixed annuities all play a part in protecting our longer term money.

If you haven't talked to someone recently about suitable investment options, come in soon and speak to a TruPartner representative, as well as myself. Together we can assist in building a predictable, sustainable, inflation-protected income stream to last a lifetime.

<sup>1</sup> <https://www.forbes.com/sites/juliejason/2020/04/08/the-coronavirus-stock-market-a-market-gone-wild/?sh=1cc9aedba31f>



Joseph Duffey of Everest Financial Inc., offers securities and advisory services through Madison Avenue Securities LLC (MAS), a Registered Investment Advisor, Member of FINRA & SIPC. MAS, Everest Financial, Inc. and TruPartner Credit Union are not affiliated companies. Securities offered through MAS Program are not deposit accounts; not insured by American Share Insurance or other insurance applicable by the Credit Union; and not an obligation of the Credit Union; not guaranteed by the Credit Union; and involve investment risks, including possible loss of principal.



**Save money when  
you pre-plan your  
next car purchase**

Shopping for a car loan can be overwhelming. Put yourself in the best position when looking for a new or new-to-you car by doing your homework first.

In order to get the best deal, there are several steps to take prior to even stepping on a car lot. When you work with a TruPartner loan officer, you can begin your search empowered to make the best decision. We can help with a loan pre-approval before heading to the dealership placing you in the best position to negotiate what is most important – the price of the car.

If you are trading in your current car, TruPartner loan officers can help you determine a fair value. With the financing and trade-in value known, you will have a clear idea of what you can afford.

Finally, try not to shop at the last minute. Take the steps with a TruPartner loan officer now to be sure you don't get caught in a desperate car buying situation. Take the time to make an informed decision and let your TruPartner loan officer help.

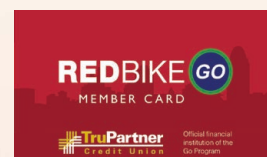


TruPartner understands the importance of supporting the communities we serve and are proud of our sponsorships of the Alzheimer's Association and Red Bike.

## Red Bike is helping people ride out the pandemic with the help of TruPartner

by Jason Baron, Red Bike Executive Director

2020 has been a year unlike any other, but one of the few positive developments is that people have been a lot more active, and that includes more Red Biking.

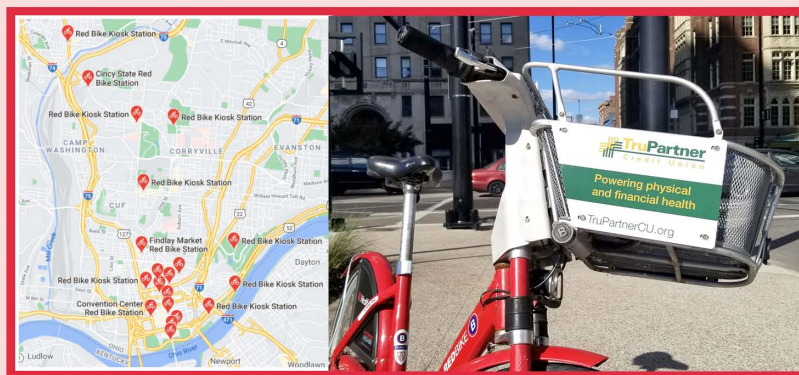


**Red Bike Go** is our discounted membership for people experiencing low income. In 2019, TruPartner teamed up with Red Bike to become the official financial institution of **Red Bike Go**. TruPartner's support has helped **Red Bike Go** become one of the most successful low-income bike share programs in the country.

TruPartner also helped **Red Bike** open the **Red Bike Market Center** at Findlay Market in 2020. This is a one stop hub for all membership and enrollment questions. It is the only bike share storefront in the country.

As part of TruPartner's partnership with **Red Bike**, all TruPartner Credit Union members are eligible for **20% off** a **Red Bike** membership. Simply use the promo code: **TRUPARTNER2021** when you sign up to get a **\$100 annual membership for only \$80**.

We all hope that life starts to get back to normal quickly in 2021. Here at **Red Bike**, we are excited about how our partnership with TruPartner can help us get back out in the community in an even bigger and better way. We are going to build on the momentum of 2020 and connect more people than ever to the magic of bike riding!



## Together TruPartner Credit Union, the Alzheimer's Association and their supporters are changing the world!

by Annemarie M. Barnett

Development Director, Alzheimer's Association of Greater Cincinnati

As those the **Alzheimer's Association** serve battle not only the devastation of dementia, but the isolation of a pandemic, they have never needed more help. More than five million Americans are living with Alzheimer's disease with 16 million people providing unpaid care. In the Tri-State, there are more than 55,000 people with Alzheimer's and each person has around three caregivers, which equals 165,000 people in our area. Alzheimer's disease is the 6th leading cause of death and kills more than prostate and breast cancer combined. It is time to end this disease.

TruPartner's support as a Community Partner of the **Alzheimer's Association**, for the third year, helps to ensure that families going through this journey are not alone and have access to free programs and services. The **Alzheimer's Association** provides free educational programs and care consultations that help to lay out a plan for what is to come. In addition, TruPartner's support also funds vital research and advocacy.

The **Alzheimer's Association Helpline** is available 24/7, 365 days at **800.272.3900**.

### LOCATIONS

**Main Number:**  
513.241.2050 or  
1.800.582.7536

**Queensgate Office**  
1717 Western Ave.  
Cincinnati, OH 45214  
Phone: 513.241.2050  
Fax: 513.241.8018

**Western Hills Office**  
5625 Harrison Ave.  
Cincinnati, OH 45248  
Phone: 513.451.3800  
Fax: 513.451.6534

**Over-the-Rhine Office**  
1800 Vine St.  
Cincinnati, OH 45210  
Phone: 513.241.1109

**Carthage Office**  
7000 Vine St.  
Cincinnati, OH 45216  
Phone: 513.563.4488  
Fax: 513.563.4489



### AMERICAN SHARE INSURANCE

Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



At TruPartner Credit Union we dedicate ourselves to providing the highest levels of personal service with convenient technologies that allow members to conduct financial business their way. Our focus is on our members and communities. We offer truly competitive, innovative products and services, delivered by a highly knowledgeable and dedicated staff.