

Place
Stamp
Here



WINTER 2021
NEWSLETTER

VOTE

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



1717 Western Ave.
Cincinnati, OH 45214

Financial Freedom



By Joe Duffey, Everest Financial Inc.

As we close out 2021 and begin planning for 2022, we are laying out our plans for our in-person, educational Financial Enrichment Workshops.

We often mention the term, “Financial Freedom” in our printed materials. When you say that phrase out loud, what images come to mind? Whatever images came to mind, financial freedom will take forethought and planning.

I believe stress is created when reality fails to meet expectations. Achieving financial freedom requires us to examine and craft our expectations. What do we expect to be experiencing during our retirement years? This takes information and carefully designing an income plan.

Our 2022 education workshops, beginning in February, will kick off with three subjects that are important for designing a lifetime income plan.

- **“Retirement Income Puzzle”** examines a multitude of subjects that will impact your retirement. It is the 30,000-foot view of the retirement landscape.
- **“Social Security Puzzle”** discusses the many questions surrounding the answer to “When should I start my Social Security Benefits?”
- **“Taxes in Retirement”** brings together how taxes will work with your income sources. How can we stretch our retirement dollars by minimizing Uncle Sam’s cut?

I hope to see you at our educational, Financial Enrichment Workshops. Until then, if you want to meet with me and jumpstart your planning for 2022, please call me at 513-600-4540.

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.



Visit one of our Greater Cincinnati Locations

Queensgate Office

1717 Western Ave.
Cincinnati, OH 45214

Western Hills Office

5625 Harrison Ave.
Cincinnati, OH 45248

Over-the-Rhine Office

1800 Vine St.
Cincinnati, OH 45210

Carthage Office

7000 Vine St.
Cincinnati, OH 45216

or connect with us anytime online at TruPartnerCU.org or by phone at **513.241.2050**

From the Desk of Nina Myers

Coming to the end of 2021, we reflect on the past year, grateful for the opportunity to serve our members and community. Looking ahead, we have many fantastic changes on the horizon to make your credit union an even better place to bank, borrow, and belong.

While we won’t be building any new physical branches next year, we’ll be busy creating an infrastructure designed to support future growth initiatives. We’re adding speed and security to our systems to modernize how you interact with us. A new, improved online and mobile banking experience will put a branch right in your home or your pocket, expanding your ability to deposit checks, keep track of your finances, and most importantly – save you time and money. Keep an eye on our website, emails, and other communications from us to stay abreast of these exciting enhancements.

Many sources suggest that interest rates will begin to tick up in 2022. Make the start of this new year the time to review all your high-interest debt and take advantage of refinancing opportunities while rates are still low. We refinance all types of loans at TruPartner; in fact, we saved our members thousands of dollars in 2021! Speak to one of our loan officers about refinancing your home or vehicle, consolidating debt, or paying off that high-interest credit card with a loan from TruPartner.

If helping people build better financial futures sounds like a rewarding way to spend a life, we have a career for you! When you join our team, you become part of our family with big dreams and even bigger hearts. It’s an exciting time for us as we continue to grow, and we’d be honored to add you to our dedicated staff. Visit TruPartnerCU.org/Careers to see all our current openings and apply.

In closing, we have a lot to look forward to in 2022; and we owe all our past successes over the years to you, our members. Your credit union is safe and secure, and poised for growth. We hope you and your family had a joyous holiday season and cheers to a happy new year!

Your Vote Matters!

As a financial cooperative, TruPartner is owned by its members and operated by a volunteer Board of Directors that are democratically elected. YOU get a voice in the credit union through your vote. This is an important distinction between a credit union and a for-profit financial.

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

Your membership matters and your vote counts! Vote today by completing the ballot that is part of this newsletter. You can also find the ballot on our website at TruPartnerCU.org. Ballots are also available in our offices or may be requested to be sent through the mail by calling 513-241-2050.

Consider giving your time and talent to making a difference in the lives of the people TruPartner serves by becoming a board member. For more information about Board duties and responsibilities, contact us at: board@TruPartnerCU.org.



Ever think a loan could save you money? *It could!*

Extended by Popular Demand! We'll beat your current auto loan rate!

Take for example, our member Jalyn, who came to us to refinance her car loan. We saved her \$193 on her monthly payment! Our members Sarah and Antoinette saved \$168 and \$111, respectively. Join those members who are saving on their monthly payment by refinancing your car loan with TruPartner.

It has been great seeing how much money we can save our members, so we've extended our refinance offer. We'll beat your rate by 1% or more.* Apply today and see how much we can save you!

More information is available on our website, www.TruPartnerCU.org, in our offices or over the phone with one of our loan officers at 513-362-2679.



No closing costs on Home Equity Loans!**



Consolidate debt or borrow for future projects at a low, fixed rate! And now through March 31, 2022, pay NO CLOSING COSTS! **

Home Equity Loans let you borrow for home improvements, tuition, medical bills, a wedding, or to pay off high-interest debt. You have the flexibility to decide how to use the funds. **Apply today and let the equity in your home work for you!**

More information is available on our website, www.TruPartnerCU.org, in our offices, or over the phone with one of our loan officers at 513-362-2679.



*Subject to credit approval. Rate reduction valid down to a rate floor of 1.99% Annual Percentage Rate (APR); rates below 2.99% do not qualify. Maximum term of 60 months. Loan applicant must provide proof of current rate. Minimum loan amount to qualify for this offer is \$5,000. Offer expires March 31, 2021. Valid only for loans currently financed at another financial institution. Purchase transactions and refinances of loans currently financed at TruPartner Credit Union do not qualify. Some restrictions may apply. Offer and rates subject to change without notice. Membership required. Contact TruPartner for complete details.
**Valid on closed-ended Home Equity Loans between \$20,000 and \$100,000 for qualified borrowers only. Subject property must be the borrower's primary residence, and must be located in the state of Ohio, Kentucky, or Indiana. Loan must be new money to TruPartner CU and cannot be a refinance of an existing loan with us. Restrictions and conditions may apply. Rates, terms, fees, and product offerings are subject to change without notice. All rates and terms subject to credit approval. NMLS#763365. Valid on first and second liens only; max LTV/CLTV of 80%. Property and/or flood insurance may be required. Contact a tax advisor on the deductibility of interest and/or fees. Promotion subject to be changed or discontinued at any time without notice. TruPartner CU is an Equal Opportunity Lender.



AMERICAN SHARE INSURANCE Your savings insured to \$250,000 per account. This institution is not federally insured.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

A TruPartner in the Community

In 2021, TruPartner employees volunteered at many community events. Some were with our partners like Alzheimer's of Greater Cincinnati while others were events in the neighborhoods where we have branch offices. Some of the many occasions are shown in these photographs.

Events include the Alzheimer's breakfast and Walk For A Cure, a Shred Day in Western Hills, National Night Out in Carthage, The Butterfly Show at Krohn Conservatory, a Luau and Trunk or Treat in Green Township, the St. Ignatius Festival and our In-Service Day.

We take our People-Helping-People mission literally and are plan to continue to give back in 2022 and beyond.



The Butterfly Show at Krohn Conservatory



Alzheimer's Walk For A Cure



Sorting clothes at St. Vincent DePaul

Membership Meeting

On Wednesday, February 16, 2022, TruPartner will hold the Annual Meeting of the Membership. The meeting will be held at 5:00 PM 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 and presentation of standard reports.

The Candidates

On behalf of the membership and in accordance with the bylaws, the Nominating Committee has placed in nomination the following incumbents for three-year terms on the Board of Directors.

Dee Shaffer - *Incumbent*

Following retirement from 34 years of service to CET Public Television, Dee served as the Senior Director of Finance for the National Speaking of Women's Health Foundation until the program was transferred. She served in the same capacity for the Building Healthy Lives Foundation at the end of 2015. Dee has served on the credit union Board for more than 33 years.

Kyle Wirthwine - *Incumbent*

Born and raised in North College Hill and Fairfield, Kyle attended the College of Mount Saint Joseph (now University of Mount Saint Joseph) where he majored in History and minored in Biology while being a team captain and lettering for his college football team all four years.

After college, Kyle enlisted in the United States Air Force and served for ten years as a pilot mechanic until he was honorably discharged with several distinguished service awards. After the Air Force, Kyle began his teaching and coaching career. Today he teaches at St. Francis Seraph School and continues to be the owner of his landscaping company while serving on the TruPartner Board.

Vote Today!

Members over the age of sixteen and corporations, unincorporated societies or associations, and organizations who are association members, can exercise their democratic right to vote by returning their ballot to TruPartner Credit Union by 4:00 PM on Wednesday, February 09, 2022, to be considered as a valid ballot. If the date to return your ballot is missed, you can vote in person at the annual meeting.

Instructions

This ballot will be counted in the manner you instruct below. If no instructions are provided, no vote will be tallied.
The undersigned acknowledges receipt of the notice of the Annual Meeting of TruPartner Credit Union on Wednesday, February 16, 2022.

Nominees	For	Against
William Herring	<input type="checkbox"/>	<input type="checkbox"/>
Dee Shaffer	<input type="checkbox"/>	<input type="checkbox"/>
Kyle Wirthwine	<input type="checkbox"/>	<input type="checkbox"/>

Please complete the information below so we can accurately process your ballot.

Member Name	Date
Street Address	
City, State, Zip	
Signature (required)	Account Number



Dee Shaffer



Kyle Wirthwine



William A. Herring