

Delivering personalized
banking
solutions

while building valued relationships.



TopMark
FEDERAL CREDIT UNION



If You're in Debt You're Not Alone.

80% of Americans carry debt such as mortgages, credit card balances, car loans, and student loans. Accumulating more debt than you can comfortably manage can take a toll on your stress level, savings accounts, and credit report. The good news is that a debt consolidation loan from TopMark can help you get back on your financial feet and improve your credit.

Benefits of a Debt Consolidation Loan

- **One monthly bill** – Stop juggling multiple payment amounts, due dates, and creditors
- **Lower interest rate** – Your debt consolidation loan's interest rate will be lower than the 24% or more you see with high-interest credit cards!
- **Paying off debt faster** – A lower interest rate helps you pay off debt faster since more of your monthly payment will go toward the principal balance
- **Manageable payments** – You'll have a monthly payment that fits your budget
- **No more collections calls** – Say goodbye to harassing phone calls so you can focus on building your financial stability
- **Avoiding credit damage** – Debt consolidation helps you stop missing payments or defaulting on your accounts

Consolidate and Conquer

Having multiple high-rate credit card balances makes it difficult to get out of debt. That's why we're here. A debt consolidation loan is the first step toward taking control of your finances and boosting your credit. We've been helping members like you get out of debt for as long as we've been in business, and we can help you too. Partner with TopMark; we'll put you back in the driver's seat.

Call Us for a Complimentary Credit Review

One of our Loan Officers will walk you through your debt consolidation loan options and help you decide which is right for you. We'll also talk about easy steps you can take to rebuild your credit as quickly as possible.

54th

Anniversary

1963-2017

You are cordially invited to your
**Credit Union's
Annual Meeting**
Monday March 27, 2017
at 7:00 P.M.

Apollo Career Center
3325 Shawnee Rd., Lima, OH
Light Refreshments will be provided.
Doors open at 6:30 P.M.



DRIVE-THRU HOURS
 MON.-THUR. 8:30 AM - 5:00 PM
 FRI. 8:30 AM - 5:30 PM

LOBBY HOURS
 MON.-FRI. 9:00 AM - 5:00 PM

FAX: 419-224-6338
 1-800-250-5699
 419-224-2941

3800 S. Dixie Hwy, Lima, OH
SHAWNEE OFFICE
 FAX: 419-229-1273
 1-800-250-5396
 419-223-5886

1511 N. Main St. Lima, OH
MAIN OFFICE

You Both Deserve a Great Auto Loan Rate

2.74%* APR

**New, Used or Refinance, 2014-2017 models
 Up to 75 months**

*Annual Percentage Rate. Loans subject to approval. Rates and terms are subject to change and vary based on credit worthiness and collateral. No TopMark vehicle loan refinances apply.

Nominations for Board of Directors

Please take notice that, pursuant to the TopMark Federal Credit Union Bylaws, the Board of Directors has appointed the Nominating Committee to nominate candidates for each vacancy on the Board of Directors. Any member in good standing of the Credit Union who has attained the age of 18 years is eligible to serve on the Board of Directors. The Election/Nominating Committee are now accepting applications. Applications are on our website.

Personal protection for your entire household

IDProtect®

- Total Identity Monitoring
- Triple-Bureau Credit File Monitoring
- 3-in-1 Credit Report
- Cellular Telephone Protection

\$2.95 per month