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TRUNORTH FINANCIAL SERVICES, INC.

FORM 13F-HR
(Form 13F Holdings Report)

Filed 11/06/26 for the Period Ending 09/30/26

Address	425 PHOENIX DRIVE CHAMBERSBURG, PA, 17201
Telephone	717-267-1426
CIK	0002108201
Fiscal Year	12/31

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL	
OMB Number:	3235-0006
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FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 09-30-2026

Check here if Amendment: ☐ Amendment Number: _____

This Amendment (Check only one.): ☐ is a restatement.
☐ adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: truNorth Financial Services, Inc.

Address: 425 Phoenix Drive
Chambersburg PA 17201

Form 13F File Number: 028-26467

CRD Number (if applicable): 000111308

SEC File Number (if applicable): 028-26467

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Christopher J. Jackson

Title: Owner & CEO

Phone: 717-267-1426

Signature, Place, and Date of Signing:

Christopher J. Jackson	Chambersburg, PENNSYLVANIA	11-06-2026
[Signature]	[City, State]	[Date]

Do you wish to provide explanatory information (e.g., pursuant to Special Instruction 4) on your filing? ☐ Yes ☒ No

Report Type (Check only one.):

☒ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☐ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	0
Form 13F Information table Entry Total:	60
Form 13F Information table Value Total:	116,238,587 (round to nearest dollar)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4		COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE (round to nearest dollar)	SHRS OR PRN AMT	SH / PRN	PUT / CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY		
										SOLE	SHARED	NONE
ISHARES TR	ETF	46434V621	BBG006PT9P70	13,863,024	236,942	SH	-	SOLE	-	236,942	0	0
SCHWAB STRATEGIC TR	ETF	808524797	BBG002636GZ8	27,797,497	485,629	SH	-	SOLE	-	485,629	0	0
WISDOMTREE TR	ETF	97717W307	BBG000BT3246	9,693,741	150,141	SH	-	SOLE	-	150,141	0	0
VANGUARD WHITEHALL FDS	ETF	921946406	BBG000PRFB97	5,735,527	89,791	SH	-	SOLE	-	89,791	0	0
VANGUARD SCOTTSDALE FDS	ETF	92206C102	BBG000PWX0T4	8,748,132	169,356	SH	-	SOLE	-	169,356	0	0
SPDR GOLD TR	ETF	78463V107	BBG000H49G76	3,686,542	14,669	SH	-	SOLE	-	14,669	0	0
VANGUARD SCOTTSDALE FDS	ETF	92206C409	BBG000PWXXY5	2,510,080	48,027	SH	-	SOLE	-	48,027	0	0
NVIDIA CORPORATION	COM	67066G104	BBG000BBVPB0	2,007,157	10,540	SH	-	SOLE	-	10,540	0	0
SPDR SERIES TRUST	ETF	78464A763	BBG000CDY0G4	1,751,850	16,056	SH	-	SOLE	-	16,056	0	0
ISHARES SILVER TR	ETF	46428Q109	BBG000NDCBW7	1,777,329	42,512	SH	-	SOLE	-	42,512	0	0
STATE STR SPDR S&P 500 ETF T	ETF	78462F103	BBG000BDTBL9	1,251,886	2,953	SH	-	SOLE	-	2,953	0	0
VANGUARD SPECIALIZED FUNDS	ETF	921908844	BBG000P58376	1,107,409	9,033	SH	-	SOLE	-	9,033	0	0
APPLE INC	COM	037833100	BBG000B9XRY4	1,114,717	4,849	SH	-	SOLE	-	4,849	0	0
INVESCO EXCHANGE TRADED FD T	ETF	46137V308	BBG000QGXY19	1,099,003	10,477	SH	-	SOLE	-	10,477	0	0
STATE STR SPDR DOW JONES IND	ETF	78467X109	BBG000BMTC03	833,993	2,033	SH	-	SOLE	-	2,033	0	0
ORRSTOWN FINL SVCS INC	COM	687380105	BBG000BPM0K9	837,033	23,091	SH	-	SOLE	-	23,091	0	0
PALANTIR TECHNOLOGIES INC	COM	69608A108	BBG000N7K5Y2	819,164	4,914	SH	-	SOLE	-	4,914	0	0
AMAZON COM INC	COM	023135106	BBG000BVPV84	800,768	3,214	SH	-	SOLE	-	3,214	0	0
INVESCO QQQ TR	ETF	46090E103	BBG000BSWKF7	750,349	1,014	SH	-	SOLE	-	1,014	0	0
LAZARD ACTIVE ETF TR	ETF	52110K400	BBG01TT438P7	700,225	19,995	SH	-	SOLE	-	19,995	0	0
VANGUARD INDEX FDS	ETF	922908611	BBG000P58L59	691,377	2,993	SH	-	SOLE	-	2,993	0	0
WISDOMTREE TR	ETF	97717X669	BBG004MFFZ16	664,927	6,838	SH	-	SOLE	-	6,838	0	0
VANGUARD INDEX FDS	ETF	922908736	BBG000P49N91	645,282	7,161	SH	-	SOLE	-	7,161	0	0
PRINCIPAL EXCHANGE TRADED FD	ETF	74255Y607	BBG00DSQ66C9	598,571	8,970	SH	-	SOLE	-	8,970	0	0
ABBVIE INC	COM	00287Y109	BBG0025Y4RY1	473,928	2,194	SH	-	SOLE	-	2,194	0	0
ALPHABET INC	COM	02079K305	BBG009S39JX6	572,893	1,665	SH	-	SOLE	-	1,665	0	0
CATERPILLAR INC	COM	149123101	BBG000BR2B95	541,762	668	SH	-	SOLE	-	668	0	0
VANGUARD INDEX FDS	ETF	922908363	BBG0015VYNT5	525,895	750	SH	-	SOLE	-	750	0	0
ISHARES TR	ETF	464287200	BBG000BMTBF4	549,246	678	SH	-	SOLE	-	678	0	0
MICROSOFT CORP	COM	594918104	BBG000BPH459	516,600	1,007	SH	-	SOLE	-	1,007	0	0
ISHARES TR	ETF	464287168	BBG000BMTG81	504,112	3,315	SH	-	SOLE	-	3,315	0	0
MERCK & CO INC	COM	58933Y105	BBG000BMX206	483,347	3,326	SH	-	SOLE	-	3,326	0	0
INVESCO EXCH TRD SLF IDX FD	ETF	46138J619	BBG00HV51F03	433,272	6,215	SH	-	SOLE	-	6,215	0	0
BERKSHIRE HATHAWAY INC DEL	COM	084670702	BBG001S90346	416,525	836	SH	-	SOLE	-	836	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	BBG000BLNNH6	406,651	1,849	SH	-	SOLE	-	1,849	0	0
EXXONMOBIL HOLDINGS CORP	COM	30233Q108	BBG023CY9M38	385,016	2,366	SH	-	SOLE	-	2,366	0	0
VANGUARD INDEX FDS	ETF	922908744	BBG000P4F826	381,165	1,764	SH	-	SOLE	-	1,764	0	0
SELECT SECTOR SPDR TR	ETF	81369Y803	BBG000BDY0G7	376,232	1,922	SH	-	SOLE	-	1,922	0	0
MANITOWOC CO INC	COM	563571405	BBG000BMRY14	376,172	17,529	SH	-	SOLE	-	17,529	0	0
JPMORGAN CHASE & CO	COM	46625H100	BBG000DMBXR2	323,593	1,069	SH	-	SOLE	-	1,069	0	0
MARVELL TECHNOLOGY INC	COM	573874104	BBG000C12992	338,981	1,283	SH	-	SOLE	-	1,283	0	0
LAM RESEARCH CORP	COM	512807306	BBG000BNDVB3	332,781	1,013	SH	-	SOLE	-	1,013	0	0
ADVANCED MICRO DEVICES INC	COM	007903107	BBG000BBQCY0	301,786	526	SH	-	SOLE	-	526	0	0
WALMART INC	COM	931142103	BBG000BQC6S3	315,394	3,035	SH	-	SOLE	-	3,035	0	0
ACNB CORP	COM	000868109	BBG000BPN0M2	299,414	4,806	SH	-	SOLE	-	4,806	0	0
TRUIST FINL CORP	COM	89832Q109	BBG000BPH075	290,486	6,274	SH	-	SOLE	-	6,274	0	0
INVESCO EXCH TRADED FD TR II	ETF	46138G870	BBG006F9S893	290,021	12,232	SH	-	SOLE	-	12,232	0	0
WEC ENERGY GROUP INC	COM	92939U106	BBG000BWP7D8	286,417	2,842	SH	-	SOLE	-	2,842	0	0
SPACE EXPLORATION TECHN CORP	COM	84615Q103	BBG001SQPN63	285,427	1,892	SH	-	SOLE	-	1,892	0	0
RTX CORPORATION	COM	75513E101	BBG0025Y4RY2	280,593	1,511	SH	-	SOLE	-	1,511	0	0
QUALCOMM INC	COM	747525103	BBG000CGC1X6	262,809	1,428	SH	-	SOLE	-	1,428	0	0
CHEVRON CORPORATION	COM	166764100	BBG000K4ND22	257,413	1,261	SH	-	SOLE	-	1,261	0	0
RENAISSANCERE HLDGS LTD	COM	G7496G103	BBG000BPR618	245,992	773	SH	-	SOLE	-	773	0	0

GE AEROSPACE	COM	369604301	BBG000BLMY04	242,649	777	SH	-	SOLE	-	777	0	0
BROADCOM INC	COM	11135F101	BBG00KHY5SG2	238,809	680	SH	-	SOLE	-	680	0	0
PEPSICO INC	COM	713448108	BBG000DH7JK3	219,057	1,729	SH	-	SOLE	-	1,729	0	0
FRANKLIN FINL SVCS CORP	COM	353525108	BBG000BS5205	216,086	3,495	SH	-	SOLE	-	3,495	0	0
CRANE COMPANY	COM	224408104	BBG016G0L0Q3	209,121	1,025	SH	-	SOLE	-	1,025	0	0
VISA INC	COM	92826C839	BBG000C4DF82	208,052	579	SH	-	SOLE	-	579	0	0
VANGUARD INDEX FDS	ETF	922908512	BBG000LNZR92	205,307	1,050	SH	-	SOLE	-	1,050	0	0