



## International Credit Union Day October 21<sup>st</sup>

“Building financial health for a brighter tomorrow” reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. It is at the heart of the mission and structure of credit unions. The essence of this commitment is reflected in each Credit Unions' bylaws and something credit unions have been doing for more than 100 years.

## CREDIT UNION WEEK - OCTOBER 18<sup>th</sup> - 22<sup>nd</sup>

Credit Union week is one of our favorite weeks because it allows us to celebrate YOU! You are why we are here and why we do what we do every day. And this is just one small way we can show our appreciation for your support and loyalty.



### WE "DONUT" KNOW WHAT WE WOULD DO WITHOUT YOU!

**TUESDAY - OCTOBER 19<sup>TH</sup>** we will be serving complimentary apple cider with a cider donut when you visit any of our three branches.

### LUNCH ON US!

We will be serving up free michigan dogs, soda, chips, and cookies at each branch BBQ. Bring a friend or family member who is not yet a member to the BBQ!



BBQ's will be held from 11:00 to 2:00 on the following days:

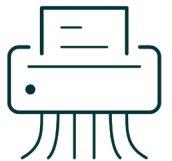
**WEDNESDAY, OCTOBER 20<sup>th</sup>** at the Port Henry Branch

**THURSDAY, OCTOBER 21<sup>st</sup>** at the Ticonderoga Branch

**FRIDAY, OCTOBER 22<sup>nd</sup>** at the Elizabethtown Branch

### SHRED FEST

Bring your confidential documents to be securely destroyed on-site at our ShredFest events.



**THURSDAY - OCTOBER 21<sup>st</sup>**

12:00 - 2:30 at the Elizabethtown Branch

3:00 - 5:00 at the Port Henry Branch

**FRIDAY - OCTOBER 22<sup>nd</sup>**

9:00 - 1:00 at the Ticonderoga Branch

In exchange for free paper-shredding, a donation of a non-perishable food item is requested. There is a 10 box limit per person/per event.

### FOOD DRIVE

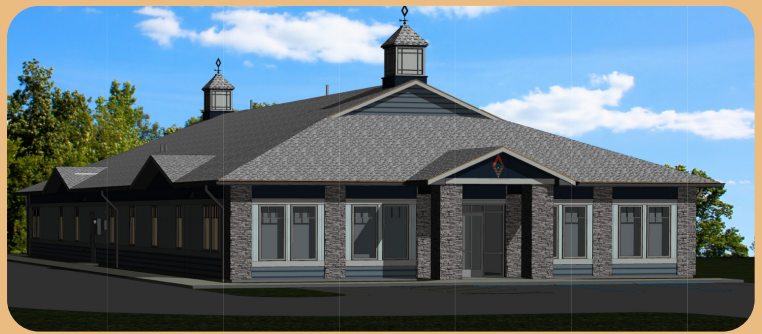
If you are able, please donate to our annual food drive to benefit the Ticonderoga and Moriah food pantries, along with the ACAP food pantry in Elizabethtown. We welcome the donation of non-perishable food items at any of our branches through October.



## ADMINISTRATIVE BUILDING UPDATE

As we shared months ago, the Credit Union is thriving, and we are outgrowing our space in our current Ticonderoga facility. We recently began work on our new Administrative office building.

In August, we completed the first phase, which was the demolition of both the former Babcock residence and Ticonderoga Paint and Decorating Center.



The second phase of our project is the construction of a new administrative office and our back parking lot space renovation. This second phase is progressing, and we anticipate occupying the new building by the end of the first quarter of 2022. We are excited about this project and what it will mean for our success and the community. Additional information and updates can be found at [www.trailnorth.com/ti-building-updates](http://www.trailnorth.com/ti-building-updates).

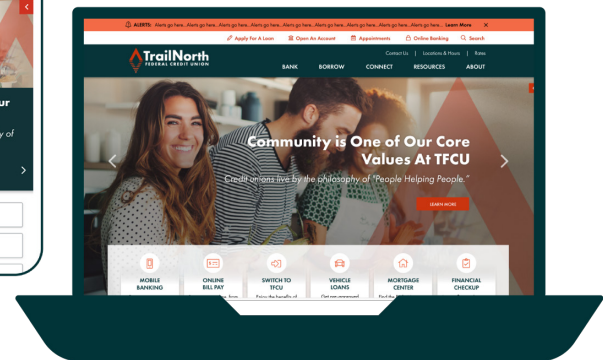
## NEW WEBSITE

We are excited to announce the new TrailNorth Federal Credit Union website will be live in October! The new website includes a mobile-first design with enhanced compatibility for various devices, making it more responsive than our previous design. Enjoy better navigation and convenient new features designed to improve your online experience.

Check out some of the other enhancements below.

New Features:

- Modern, clean, simplified top navigation (Mobile-first design)
- Interactive Home page savings calculator
- Site search (Find the information you're looking for more quickly by using the search bar at the top of each page)
- Sticky header (Enjoy more control when you navigate and scroll through web pages)
- Faster loading



We hope you enjoy our new website!

## ONLINE & MOBILE BANKING UPDATE

### We're Building a Better TrailNorth Online and Mobile BANKING Experience

As we communicated earlier this year, we engaged in identifying and implementing new online banking and mobile applications. We are excited to announce a NEW TrailNorth Online, and Mobile banking experience is coming soon!

As we work to build a better online and mobile banking experience, we want to ensure we have your current contact information. At your convenience, please review your contact information by clicking on the Settings link in the right-hand corner of your Online Banking account. If this information is incorrect, please update it.

We look forward to providing you with additional details on this exciting upgrade in the coming weeks.

## ONLINE APPOINTMENT SCHEDULING

We know your time is valuable. With our new online appointment scheduling, it's easy to stop by one of our branch locations at a time that works best for you.

Set up an appointment for things like applying for a loan, opening an account, notary services, and more. Our friendly member services team and loan officers are ready to serve you when you need them. All it takes is a few simple clicks! Visit [www.trailnorth.com](http://www.trailnorth.com)



## SCHOLARSHIPS

We recently awarded \$1,500 in college scholarships to three high school seniors to help finance their college education. The students, members of TrailNorth, were chosen by the New York Credit Union Association based on their outstanding academic and extracurricular achievements.

The three high school seniors who received the \$500 TrailNorth Federal Credit Union award were Denali Rodriguez-Garnica, Sage Baker, and Kennady Allen from Moriah Central School. Additionally, Denali was also awarded \$250 from the Adirondack Chapter of the New York Credit Union Association. Congratulations!



Kennady Allen



Sage Baker



Denali Rodriguez-Garnica

## HELPING OUR BUSINESS MEMBERS

Last year, as soon as we learned about the assistance offered to businesses under the CARES act, we immediately became a certified Small Business Administration (SBA) lender to provide the Paycheck Protection Program to our business members.

We are happy to announce that we helped 59 TrailNorth businesses with \$1.8 million in loans under the program! The demand for the program was high, and we worked hard to help support our business members during a difficult time.



## NEW WEB CHAT SERVICE

Do you have a quick question about your account? Are you having trouble logging into your online banking? Your Debit card isn't working?

**Chat with the TrailNorth Team using our new webchat tool located in the lower right-hand corner of our site.**

Chat Support will be available Monday through Friday from 9:00 am to 4:00 pm. We will use account verification tools in the chat service.

Web Chat

Questions? Chat with a Specialist

Thanks for using Web Chat — To better serve you, please provide the following information:

Full Name  
Name

Email  
Email Address

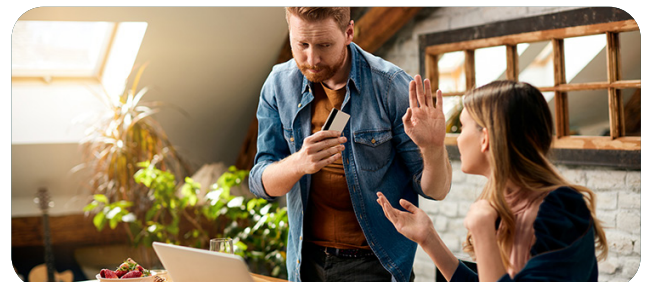
How may we help you?  
Select Department

Message  
Enter Message

Start Conversation

## SAFEGUARDING YOUR DEBIT CARD

Federal regulation provides protection for consumers that report unauthorized debit card activity. However, the regulation does not include a situation where a transaction is conducted "in concert" with the consumer. What this could mean is that if a member provides another person their debit card to make transfers from their account, the member could be held fully liable if the other person exceeds their authority or continues to make transfers after the authority has been removed, provided that the member has not notified the credit union of the revocation of authority.



# NEED MORE "DOUGH"?



## CHRISTMAS LOANS

**CHRISTMAS LOANS**, a yearly tradition at TrailNorth, let you borrow a small amount of money for whatever expenses you incur during the season without paying the high interest rates of many credit cards.

**Enjoy Low Interest Rates, as low as 2.99%APR\* and NO PAYMENT until January 31, 2022**

Visit [www.trailnorth.com](http://www.trailnorth.com) to apply

\*APR equals Annual Percentage Rate. The Christmas loan product is a twelve-month installment loan. Subject to credit qualification. Rates may vary based on individual creditworthiness. All loans are subject to approval.

## MANAGE YOUR TRAILNORTH DEBIT CARD WITH CARDCOMPASS



TrailNorth's CardCompass is an app-based service that allows you to manage your TrailNorth debit card from your mobile device. It allows you to:

- Turn your card on and off! This way, you control when you need it but not if someone else tries to use it.
- Restrict or allow transactions based on specific merchant types, like gas stations, restaurants, or travel services.
- Set geographic restrictions on where your card can be used.
- Set transaction limits so you or another authorized card user can't spend more than you can afford.
- Schedule alerts for specific locations, amounts, or merchant types, so you know if your card is being used in ways you haven't authorized.
- View the transaction history associated with all of your registered cards.
- Add notes and tags to transactions for easy viewing.

Download the TrailNorth CardCompass app in the app store, register your TrailNorth debit card and take control of your spending.



### UPCOMING CLOSURES

- OCTOBER 11 - COLUMBUS DAY
- NOVEMBER 11 - VETERANS' DAY
- NOVEMBER 25 - THANKSGIVING
- DECEMBER 24 - CLOSING EARLY AT 1:00 PM
- DECEMBER 25 - CHRISTMAS

### OUR MISSION

To enhance the lives of our members by offering a full range of convenient and economic services while maintaining financial security.

### OUR MEMBERS

We offer membership to our friends and neighbors who live, work, worship, attend school in, or businesses or legal entities located in: Essex, Washington, Warren, Clinton and Franklin Counties in New York and Addison County in Vermont and immediate family members of those eligible, persons sharing a household and organizations of such persons.



LOCAL PHONE: (518) 585-6725  
 OUT OF AREA: 888-TFCU-NOW  
 FAX: (518) 585-7086  
 WEBSITE: [www.tfcunow.com](http://www.tfcunow.com)  
 E-MAIL: [memberservice@tfcunow.com](mailto:memberservice@tfcunow.com)  
 LOANS AFTER HOURS: Online @ [www.tfcunow.com](http://www.tfcunow.com) or 866-464-2185

IN-TOUCH AUDIO: 800-806-7842  
 BRANCH LOCATIONS  
 TICONDEROGA - 1178 NYS Route 9N  
 PORT HENRY - 43 Meacham Street  
 ELIZABETHTOWN - 7519 Court Street  
 E'TOWN MAILING ADDRESS - PO Box 96

36979 - NEWS - 0921

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

OUR CORE VALUES: FINANCIAL STRENGTH. COMMUNITY. SERVICE. INTEGRITY.

