

# NEWSLETTER

SPRING 2021



## Need a *refresh* this spring?

## RECREATIONAL LOAN PROMOTION *going on now!*

Take advantage of **No Payment for 90 days** and Interest Rates as low as **3.74%APR\*** on:

**Motorcycles**



**RV/Campers**



**Boats**



**ATV's**



\*APR equals Annual Percentage Rate. All loans are subject to approval. Rates can vary based on credit worthiness and term of loan. This limited-time offer applies to Motorcycle, ATV's, Boats, Personal Watercraft and Campers that are not more than three model years old with a minimum loan amount of \$3500. TrailNorth FCU reserves the right to discontinue this promotion at any time. Financing offered up to 100% of the collateral's value, plus sales tax. Although no payment is due for the first 90 days of the loan term, interest will accrue. Loan special is effective 3/8/21-6/30/21.

Our HELOC special may be just what you need with a **2.99%APR<sup>1</sup>** Introductory Rate the first year and **No Closing Costs<sup>2</sup>**.

Visit [www.tfcunow.com/home-equity](http://www.tfcunow.com/home-equity) or if you would prefer to speak with our Home Loan Expert, call 518-585-6725 ext.2218.

<sup>1</sup> APR equals Annual Percentage Rate and is subject to credit qualification.

<sup>2</sup> This APR (Annual percentage rate) is locked for 12 months and subject to change annually on the loan's anniversary. To determine the APR after 12 months, we add 3.25% to the one-year constant maturity treasury. Max APR that may be imposed is 16%. Available on owner-occupied primary residences. No closing cost offer applies only to loans \$7500 or greater.

Appraisal fee required at the time of application and refunded at closing. Homeowners' insurance is required. Member would be responsible for the cost of purchasing self-elected owner's title insurance, any extenuating title issues, and flood insurance (if applicable). Member is required to reimburse all closing costs if the loan is paid and closed within 36 months. HELOC special promotion subject to change at any time.



**Would you like to give back to your community?**

TrailNorth offers an Associate Director Program which is an excellent opportunity to work with our Board of Directors to collectively govern one of the area's best appreciated and progressive financial institutions. Learn more about this volunteer opportunity at

[www.tfcunow.com/associate-director](http://www.tfcunow.com/associate-director)

## STAFF UPDATES

NEW POSITION



Samantha Ferguson has transitioned from a Member Service Representative in our Ticonderoga Branch to her new **Card Service Representative** role. Samantha has been with the credit union since 2015.

NEW POSITION



Sarah St. Onge has transitioned from a teller in our Ticonderoga Branch to her new **Member Contact Center Representative** role. Sarah has been with the credit union since 2013.

NEW POSITION

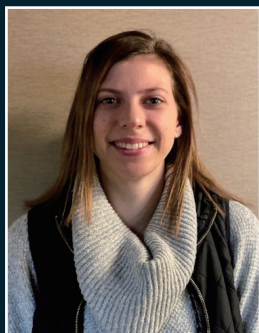


Erika Kuhl has transitioned from a Teller in our Ticonderoga Branch to her new role as a **Loan Officer**. Erika has been with the credit union since 2018.

NEW POSITION



Jaime Waldron has transitioned from a Teller in our Ticonderoga Branch to her new role as a **Member Service Representative**. Jaime has been with the credit union since 2019.



Brittany Yelle has transitioned to a **full-time teller**. You will see Brittany most of the time in the Ticonderoga branch.



Blake Bigelow has transitioned to a **full-time teller**. You will see Blake most of the time in the Elizabethtown branch.

## 66<sup>th</sup> Annual Meeting

We're excited for the day we can have large gatherings again, however, due to COVID restrictions an in-person event will not be possible this April.

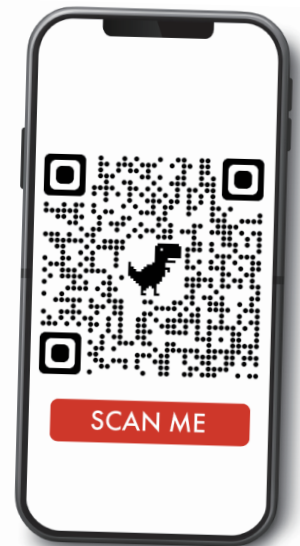
TrailNorth's 66<sup>th</sup> Annual meeting will take place virtually via a Zoom Meeting Space on May 7<sup>th</sup> at 6:00 pm. Registration details will be sent out at a later date via email and posted on our website at [www.tfcunow.com](http://www.tfcunow.com).

We look forward to a future in-person meeting with giveaways in 2022.

## Tell Us About Your Experience!

Be on the lookout in our branches and at our drive-thru for a QR code; you can scan with your mobile phone to share your experience.

Your feedback helps us to continue to offer the best experience possible to our members.



## Snowmobile Loan Winner!

Congratulations to Jared Feith. Jared was the winner of our Snowmobile Loan giveaway, a **\$500 Gift Card** to the Old Forge Campground.



**Please read this important article written by Seena Gressin Attorney, Division of Consumer & Business Education, FTC, which talks about a current scam regarding unemployment benefits.**

In a large-scale scam erupting in the midst of the Coronavirus pandemic, imposters are filing claims for unemployment benefits, using the names and personal information of people who have not filed claims. People learn about the fraud when they get a notice from their state unemployment benefits office or their employer about their supposed application for benefits. If this happens to you, it means someone is misusing your personal information, including your Social Security number and date of birth. Act fast. Here are steps that can help you protect your finances and your credit:

1. Report the fraud to your employer. Keep a record of who you spoke with and when.

2. Report the fraud to your state unemployment benefits agency. You can find state agencies at: [www.careeronestop.org/LocalHelp/UnemploymentBenefits/Find-Unemployment-Benefits](http://www.careeronestop.org/LocalHelp/UnemploymentBenefits/Find-Unemployment-Benefits)

- If possible, report the fraud online. An online report will save you time and be easier for the agency to process.

- Keep any confirmation or case number you get. If you speak with anyone, keep a record of who you spoke with and when.

3. Visit [IdentityTheft.gov](http://IdentityTheft.gov) to report the fraud to the FTC and get help with the next important recovery steps. These include placing a free, one-year fraud alert on your credit, getting your free credit reports, and closing any fraudulent accounts opened in your name. [IdentityTheft.gov](http://IdentityTheft.gov) also will help you add a free extended fraud alert or credit freeze to your credit report. These make it more difficult for an identity thief to open new accounts in your name.

4. Review your credit reports often. For the next year, you can check your reports every week for free through [AnnualCreditReport.com](http://AnnualCreditReport.com). This can help you spot any new fraud quickly.

One other thing: The unemployment payments usually are deposited to accounts the imposters control. But sometimes payments get sent to the real person's account, instead. If this

happens to you, the imposters may call, text, or email to try to get you to send some or all of the money to them. They may pretend to be your state unemployment agency and say the money was sent by mistake. This a money mule scam (learn more at [www.consumer.ftc.gov/blog/2020/03/whats-money-mule-scam](http://www.consumer.ftc.gov/blog/2020/03/whats-money-mule-scam)) and participating in one could cause you more difficulties. If you get benefits you never applied for, report it to your state unemployment agency and ask for instructions. Don't respond to any calls, emails, or text messages telling you to wire money, send cash, or put money on gift cards. Your state agency will never tell you to repay money that way. Anyone who tells you to do those things is a scammer. Every time.



Source: United States Federal Trade Commission, [www.ftc.gov](http://www.ftc.gov).  
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### **A Refresher on Federal Share Insurance**

As a member of our credit union, the funds in the accounts you have with us are federally insured for at least \$250,000, and are backed by the full faith and credit of the United States Government through the National Credit Union Share Insurance Fund (NCUSIF). Established by Congress to insure member share accounts at federally insured credit unions, the NCUSIF is managed by the National Credit Union Administration (NCUA), a federal government agency and our federal regulator. This federal government insurance fund for credit unions provides the same coverage as the FDIC's insurance fund for banks. For more information about the NCUSIF and the NCUA, you can call NCUA at 1-800-755-1030 or visit [www.ncua.gov](http://www.ncua.gov).

### **Why do we ask for Photo Identification?**

We love that we are on a first-name basis with many of our members, but sometimes, we may need to ask for your photo ID as a way to protect you and your money.

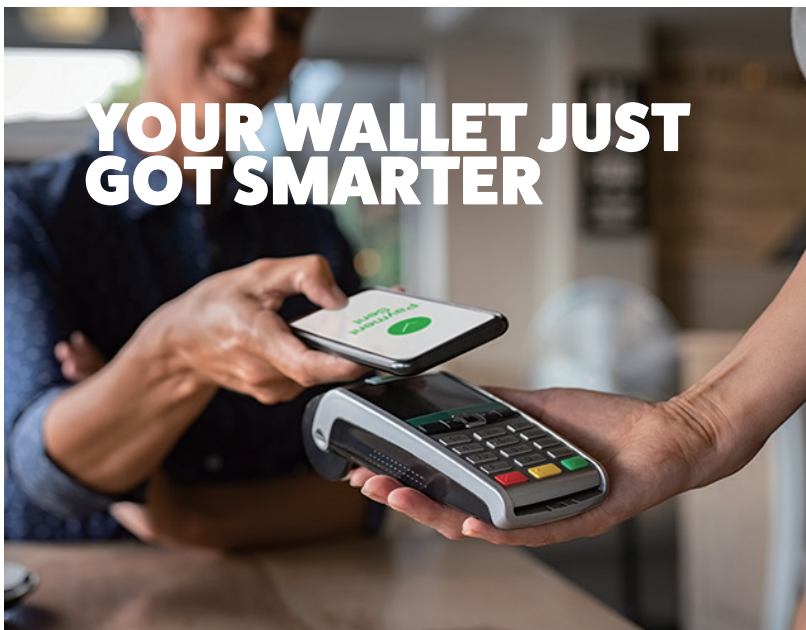
All financial institutions, including TrailNorth Credit Union, are federally required to obtain, verify and maintain information on individuals conducting financial transactions. This requirement includes obtaining identifying documents, such as a driver's license, in order to form a reasonable belief that we know each of our members' true identity.

Any information we collect from you is always safe and secure.

Although it can be sometimes frustrating when we ask for identification, we hope that you recognize our obligation and see this as our way of protecting your money and identity when you bank with us.



# YOUR WALLET JUST GOT SMARTER



Did you know you can use Apply Pay, Google Pay, or Samsung Pay with your TrailNorth debit card to pay quickly and conveniently at checkout in stores, online, and for in-app purchases?

**Fast** No more fumbling and forgetting your card - your mobile wallet is ready to use.

**Convenient** Mobile wallet payments are accepted at a growing number of merchants, in apps, and online.

**Secure** Your card number is never exposed to merchants, keeping your transactions safe.

**Getting started is easy!** Choose your preferred mobile wallet and get started today.

Apply Pay: [www.tfcunow.com/online-and-mobile/apple-pay](http://www.tfcunow.com/online-and-mobile/apple-pay)

Google Pay: [www.tfcunow.com/online-and-mobile/google-pay](http://www.tfcunow.com/online-and-mobile/google-pay)

Samsung Pay: [www.tfcunow.com/online-and-mobile/samsung-pay](http://www.tfcunow.com/online-and-mobile/samsung-pay)

# NEED A BOOST?



**NEED TO BORROW 100% OF YOUR HOME'S VALUE?  
WE HAVE TWO GREAT OPTIONS!**

## Home Equity **BOOST**

This option allows you to borrow 100% of your home's value in a lump sum at a fixed rate with predictable monthly payments with 5, 10, and 15-year terms.

## Home Equity Line of Credit (HELOC) **BOOST**

Same as our HELOC, but this option allows you to borrow 100% of your home's value at a higher interest rate.

Visit [www.tfcunow.com/home-equity](http://www.tfcunow.com/home-equity) or if you prefer to speak with our Home Loan Expert, call 518-585-6725 ext.2218.

## UPCOMING CLOSURES

May 31 - Memorial Day

July 5 - Independence Day Observed

September 6 - Labor Day

September 14 - Staff Development Day

## 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.



## CONTACT US

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

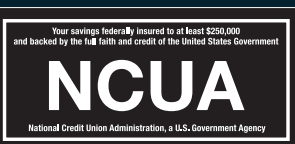
BRANCH LOCATIONS

TICONDEROGA - 1178 NYS Route 9N

PORT HENRY - 43 Meacham Street

ELIZABETHTOWN - 7519 Court Street

E'TOWN MAILING ADDRESS - PO Box 96



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



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