

NEWSLETTER

SUMMER 2021



TrailNorth
FEDERAL CREDIT UNION

Long Time Director Retires

After 34 years of volunteer service to TFCU, Richard (Dick) Malaney retired from his role as Director in April.

Dick began his service on the board in 1987 and as a result of subsequent re-election by our members since then, has served on a variety of committees and projects including serving as 1st Vice Chair, standing in for the Chairman as needed over the years.

Notably, Dick participated in the management of three CEOs, introducing new technology ranging from ATM machines to electronic and mobile applications, construction of two branches, at least two charter expansions, a re-branding, and a 563% increase in assets.

"Throughout his service, Dick was a champion of our members, doing the right thing for them and the credit union movement. His contributions to our success are many and will always be appreciated," said TFCU CEO Shawn Hayes.

TFCU Board Chairman Pat Ida had this to say "Forged by his personal and professional experiences, Dick brought a unique perspective to his role as a Director. Our board and members are fortunate he was willing to volunteer his time and talents over 34 years of service".



RECREATIONAL LOAN PROMOTION *going on now!*

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



RV/Campers



Boats



Motorcycles



ATV's

*APR equals Annual Percentage Rate. All loans are subject to approval. Rates can vary based on creditworthiness and term of loan. This limited-time offer applies to Motorcycle, ATVs, 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 3/8/21-8/31/21.

On The Move

Wendy Courtright was recently named as TrailNorth's Chief Member Experience Officer (CMEO). In her role, Wendy will direct our member service and associated operations, focusing on providing members with outstanding service across a variety of service delivery channels, including in-person, telephone, and electronic. "I am excited and honored to continue my professional journey and expand my role with TrailNorth Federal Credit Union to make a positive, valuable, and long-lasting impact for our Members and our entire TrailNorth team." said Wendy. "This move represents a well-earned promotion for Wendy, who most recently served as our Branch Operations and Sales & Service Manager. Her focus on consistent, positive, memorable experiences for our members will serve her and our members well, particularly as we introduce new technology and look to expand deeper into our field of membership," said TrailNorth CEO Shawn Hayes. Look for Wendy in her new office in our Ticonderoga branch.



Pam Nolan was recently named Director of Office Operations, Facilities & Special Projects. In her new role, Pam will oversee the office operations activities of the credit union with primary responsibility for card services, facilities management, vendor contracts, and management, and ongoing special projects related to existing and new facilities and new technology in particular. "I look forward to the upcoming additions to our electronic banking and card services, as well as platforms that will enhance our staff's operational efficiencies. We are committed to serving our members where they need it when they need it, and in ways that work best for them — in person, online, or on their mobile phones and devices," said Pam. "Pam is taking on new and additional responsibility where she will apply her strengths to areas that are and will continue to be critical over the next several years. I am very excited about the contributions she will continue to make," said TrailNorth CEO Shawn Hayes.

Shannon Denton and Anna Prew (pictured to the right respectively) transitioned from their role as a Member Service Representative to Branch Manager. Shannon will take over her new role in the Elizabethtown Branch and Anna in the Port Henry branch.

"I am very excited for both Shannon and Anna as they continue their journey in their member service roles in the branches. Both Shannon and Anna have provided exceptional member service to our members in both branches for the last twelve and three years, respectively," said TrailNorth CMEO Wendy Courtright.



New Faces

Help us welcome our newest faces of the TrailNorth team!



Brittany Forbes
Full-time Teller

Ashley Maye
Full-time Teller



Kayla Patenaude
Receptionist

TrailNorth Announces New Board Member



Jodi Gibbs will help the credit union achieve its mission to enhance the lives of its members by offering a full range of convenient and economical services while maintaining financial security.

Jodi is the Administrative Coordinator at the UVMHN-Elizabethtown Community Hospital Ticonderoga Campus. She has been at the hospital since 2010. Additionally, she volunteers for the Ticonderoga Area Chamber of Commerce as Chair to the Ambassador Group. She is the Regional Coordinator for the annual Salvation Army Red Kettle Campaign in Ticonderoga and is the Chairperson for the Crown Point Memorial Day Committee.

"I am pleased Jodi is available to volunteer her time on our Board in service to our members" said Shawn Hayes, TFCU president and CEO. "Jodi's skills, experience and temperament will nicely compliment those of our existing board members; I'm looking forward to the many positive contributions she will make".

Jodi resides in Crown Point with her husband, Rory, and their daughter, Alexis. She enjoys baking and site seeing around the beautiful region she is happy to call home.

JUNE IS ELDER ABUSE AWARENESS MONTH

Financial abuse can take many forms, ranging from investment scams, bogus lottery schemes, identity theft, credit card misuse, and forged checks. Sadly, most perpetrators of financial abuse aren't strangers.

Here are some helpful tips for Seniors:



Plan ahead to protect your assets and to ensure your wishes are followed. Talk to someone at your financial institution, an attorney, or a financial advisor about the best options for you.

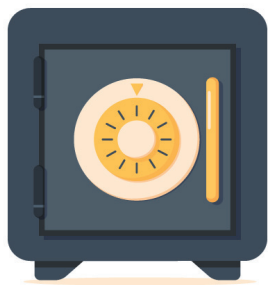


Never pay a fee or taxes to collect sweepstakes or lottery "winnings."



Never give personal information, including Social Security Number, account number or other financial information to anyone over the phone unless you initiated the call and the other party is trusted.

You have the right not to be threatened or intimidated. If you think someone close to you is trying to take control of your finances, call your local Adult Protective Services or tell someone at your financial institution.



Lock up your checkbook, account statements and other sensitive information when others will be in your home. Feel free to say "no." After all, it's your money.

Order copies of your credit report once a year to ensure accuracy.



TO REPORT ADULT ABUSE, CONTACT THE LOCAL, COUNTY SOCIAL SERVICES DEPARTMENT'S ADULT PROTECTIVE SERVICE BUREAU.

COMING SOON!

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.

MONITOR YOUR CREDIT SCORE EASILY IN ONLINE BANKING OR TRAILNORTH'S MOBILE BANKING APP.

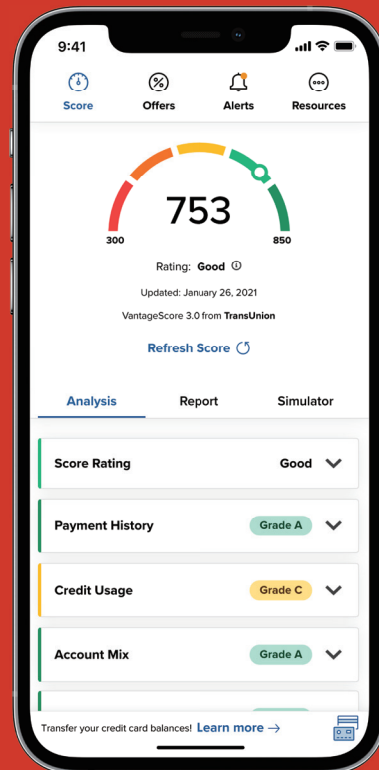
You now have instant access to your credit score, credit report, personalized money-saving offers, and financial education tips on how to improve your score or maintain an already great score.

This new feature is FREE to all our Online Banking and Mobile App users.

You can even see how factors like credit inquiries affect your score with our credit monitoring functionality. Monitoring helps users keep an eye out for identity theft. Best of all, there's no hard pull on your credit, so you can check your score as often as you'd like.

It's built right into our easy-to-use platform, so you don't need a new login.

Not using TrailNorth's mobile app? Download our updated mobile app and check your score today!



UPCOMING CLOSURES

- July 5 - Independence Day
- 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

E-MAIL: memberservice@tfcunow.com

LOANS AFTER HOURS: Online @ www.tfcunow.com or 866-464-2185

IN-TOUCH AUDIO: 800-806-7842

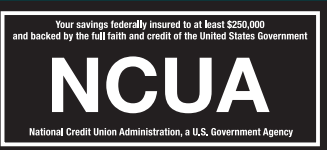
BRANCH LOCATIONS

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.



36979-NEWS-0621