

NEW YEAR
NEW ADVENTURES



GIVING BACK

Our team takes pride in being a force for good in the communities we serve. We are happy to share that our Annual Food drive was again a huge success. Thank you to all of our members that donated food. Additionally, in partnership with SecureShred, we presented a total of **\$2,000** to the Ticonderoga food pantry, the Moriah Food Pantry, and the ACAP food pantry in Elizabethtown during our Shred for Good Initiative.



In Ticonderoga, William Quinn and Margaret Beuerlein from the Ticonderoga food pantry with TrailNorth CMEO, Wendy Courtright, and Head Teller Shauna Alkinburgh.



In Port Henry, Joanne Podres from the Moriah Food Pantry with Mary O'Hara, TrailNorth Member Service.



In Elizabethtown, Marketing & Business Development Manager Jennifer Pribble, with Alan Jones, Executive Director of the Adirondack Community Action Programs (ACAP).

AWD & 4X4 AUTO LOAN PROMOTION

- **NO PAYMENT** for 90 days!
- **DISCOUNTED** rates on extended terms

Visit www.trailnorth.com to apply

Subject to credit qualification. Although no payment is due for the first 90 days (3 months) of the loan term, interest will accrue. This limited-time offer applies to 4-wheel and all-wheel drive automobiles that are four model years or newer. Financing offered up to 100% of automobiles value, plus sales tax. The loan special is effective 11/1/2021-2/28/2022. TrailNorth reserves the right to end the promotion at any time. This offer is not available for autos already financed with TrailNorth Federal Credit Union.



TRAILNORTH ANNOUNCES NEW ASSOCIATE DIRECTOR

The TrailNorth board is happy to announce the appointment of Chuck Gijanto as an Associate Director. Born and raised in Ticonderoga, he graduated from St. Mary's School and Ticonderoga High School. He then received his Bachelor's in Business Administration from Siena College in 1979. In 2000, he graduated from RIT with a Master's degree in Health Systems Administration.



Chuck has held various titles within hospital administration, including Chief Financial Officer, Vice President of Business Development, Chief Operating Officer, and Chief Executive Officer.

Still active in the community serving on several boards for a variety of service organizations, he currently is the Grand Knight of the K of C, Council #333, serves on the St. Mary's Parish Council, and recently joined the Advisory Committee of the RIT School of Health Sciences.

"We're delighted that Chuck is available and interested in serving with the Board of TFCU. His education experience and familiarity with nonprofit organizations in particular are a great fit. I'm looking forward to the many contributions I know he will make to TFCU on behalf of our membership" said President / CEO Shawn Hayes.

We encourage all our members to maintain accurate contact information with the credit union so you can continue to receive important credit union updates and changes.



Members enrolled in online banking

Online banking is the fastest and easiest way to update your contact information.

Members not enrolled in online banking

- Update your phone number or mailing address by mail or fax. Complete the Change of Address form at www.trailnorth.com/forms. Be sure to sign the form before sending it. No change will be made without a valid signature.
- Update in person. Stop by the nearest TrailNorth branch and bring a valid photo ID.
- Update by phone. Call Member Services 518-585-6725

NEW FACES

We recently welcomed two new faces to our Member service team.

Help us welcome Ariana Stevens and Lillian Perry to the teller role in our Ticonderoga branch.



Ariana Stevens



Lillian Perry

NEW ROLES

Jaime Waldron has accepted a new position as a Mortgage Loan Officer, located temporarily at our Port Henry branch until our new administrative building is complete.

Brittany Yelle also took a new role as a Member Service Representative in our Ticonderoga branch.



Jaime Waldron



Brittany Yelle

ADMINISTRATIVE BUILDING UPDATE

Construction is moving forward with our new administrative office building. As we mentioned, we anticipate our administrative team will move into the new building in the Spring of 2022. We will repurpose the vacated space in our Ticonderoga branch for member service use.

You can find information and updated photos on our website at:
trailnorth.com/ti-building-updates

IRS IMPERSONATOR SCAM

The scam: The caller says they're from the IRS, and you owe taxes. They claim you must pay immediately. The caller might threaten you, saying the local police will arrest or deport you if you don't pay right away. They may also say your driver's license will be revoked. The caller may have some information about you, including your Social Security number or Federal Tax ID number. They want to make you think it is the IRS calling you. But it's not the IRS. If you get a call like this, you can be sure it's a scam.



What to know:

- The IRS will not call you about your taxes unexpectedly. If you owe taxes, the IRS will contact you by mail.
- The IRS now has private debt collectors who might call you, but only after you've received two letters in the mail about your debt: one from the IRS, followed by one from the debt collector.
- A private debt collector working on behalf of the IRS will never ask you to pay over the phone. The IRS has guidance on private debt collection and answers to frequently asked questions.
- The IRS and its debt collectors won't demand that you wire money, pay with gift cards, pay with cryptocurrency, or send cash.
- Neither the IRS nor its debt collectors will threaten to arrest you.

GOT A CALL?

Don't give the caller information such as your financial or other personal information.

Write down details such as the number and name of the caller.

Hang up.

Contact the IRS directly. If you think you may owe back taxes, call the IRS at 800-829-1040 or visit the [irs.gov](https://www.irs.gov) website.

Report the call.

File a complaint with:

- the Treasury Inspector General for Tax Administration (TIGTA) at [tigta.gov](https://www.tigta.gov) to 800-366-4484
- the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint) or 877-FTC-HELP

Source www.ftc.gov

ATTENTION TRAILNORTH VISA CREDIT CARD HOLDERS



We are excited to announce our partnership with a new credit card processor to better serve your VISA credit card needs. This will mean a few changes to your account, and we want to make sure you know what's happening.

Your new credit card will be mailed on 02/14/2022. Anticipate 7-10 business days for delivery. **Your existing card will not work after 02/28/2022.**

Your new credit card will come with the following new features:

- **24/7 Cardholder Service:** Call 1-800-270-3605 (toll-free U.S.) for balance inquiries, payment information, transaction history, statement requests, or to dispute a charge.
- **eCS – Electronic Customer Service:** Real-time credit card information, including transactions, pending activity, payment information, statements, custom e-mail alerts, plus you can sign up for e-statements and re-enroll for online access at: www.trailnorth.com
- **EMV Chip and Contactless Transactions –** Your new card will include the latest chip technology, including support for contactless transactions.
- **Safe and Secure -** Every chip and contactless transaction includes a unique code, helping to protect against fraud and keep your information safe.
- **Contactless Card Symbol –** Look for the contactless symbol on the payment terminal. Save time every time you tap.
- **CardValet -** Manage your card usage through your mobile device by identifying where and how your TrailNorth credit card can be used.

We will send you a letter before your card is mailed asking you to be on the lookout. This letter will cover additional details like activating your card, accessing rewards from your current card, accessing your new reward offers, and an FAQ.

Please ensure we have your most up-to-date contact info and address on file, including any seasonal address. Please notify us if you will be away in February.

STRESS FREE CAR SHOPPING

Need a new car but want to limit trips to the dealership?

AutoSMART is a free online resource with all the tools you need to find your perfect car.



- **Search inventory online.** Research over 2.7 million new and used cars, trucks, and SUVs.
- **Customize your options.** Select features, view photos and compare specs.
- **Build your own car.** Search for your ideal ride based on personal preferences.
- **Estimate your trade-in value.** Discover how much your current car is worth.
- **Get pre-approved.** Shop with confidence with the option to be pre-approved for a credit union loan.

Visit our AutoSMART website at www.trailnorth.com/auto-shopping for complete car shopping at your fingertips.



Before you purchase your new or used snowmobile this winter, check out our snowmobile loan rates. We won't leave you out in the cold with great rates and easily online applications!

- Rates as low as 3.99%APR*
- Easy online loan application
- Terms up to 60 months

*APR equals annual percentage rate. Subject to credit qualification.



ONLINE APPOINTMENT SCHEDULING

We know your time is valuable! You can set up an appointment in a few simple clicks to apply for a loan in any of our branch locations or even over the phone. Simply visit www.trailnorth.com and click on Appointments at the top of the page.

UPCOMING CLOSURES

JANUARY 1 - NEW YEARS DAY
JANUARY 17 - MARTIN LUTHER KING JR
FEBRUARY 20 - PRESIDENTS 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.



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

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.

