



TrailNorth
FEDERAL CREDIT UNION

NEWSLETTER

Winter 2020

From Our CEO

2019 was an exciting year for TFCU! We worked hard to prepare to capitalize on our newest charter expansion in January 2018, by dedicating ourselves to a branding analysis. A project that took several months and involved in-depth and robust research projects, including member and non-member surveys.

As stewards of this credit union, the Board of Directors and Leadership Team have a duty to ensure the financial strength and viability of TFCU. Continued growth ensures a healthy, vibrant, and thriving credit union now and long into the future.

Our most recent charter expansion in 2018 increased our field of membership to include the counties of Essex, Washington, Warren, Franklin and Clinton in New York as well as Addison County in Vermont. This larger field of membership will lay the foundation for long-term growth allowing us to provide cutting-edge products and services to more members for many years to come.

As we've grown to reach more communities, we've had to ask ourselves whether the name Ticonderoga Federal Credit Union, would continue to serve us across our entire field of membership in New York and Vermont. We first announced the analysis of a potential name change at our 2018 Annual Meeting www.tfcunow.com/2018-special-announcement. We took our time with this question, spending over a year involving our existing members, our coworkers, our communities, and the people in our new field of membership.

Weighing a name, we've been proud to carry for years against our responsibility to prepare the credit union for the future was thoughtfully considered. In the end, our Board of Directors unanimously agreed, we need a name that lets people in the communities we serve know that they can be a part of our Credit Union. Our new name reflects our local roots in an area we are proud to live in as well as our commitment to being a force for good. So, on January 1, 2020, we changed our name to TrailNorth Federal Credit Union.

I encourage you to visit www.tfcunow.com/TrailNorth to



learn more about why we made this change, the source of the new name, answers to commonly asked questions, and view a video announcement launched in mid-October 2019.

In the past 65 years, our predecessors made similar strategic decisions with charter expansions, and brand identity as the needs of our members changed, and our communities grew. While we will always have affection for the name "Ticonderoga Federal Credit Union," our new name will enable growth to serve you even better and bring what we've all loved about TFCU to more members in the North Country. Doing the right thing for our members has guided us through many changes in the past, and our commitment to our values will guide us through this change as well.

Yes, 2019 was a very good year. TFCU is a healthy and successful credit union in part because of the people who choose to serve here. Looking back over the year, I need to acknowledge and thank our caring staff who continually go above and beyond in providing the high level of member service that is so important to us. I am also grateful for dedicated leadership teammates and to our volunteer directors whose commitment to TFCU and the credit union philosophy are very much appreciated.

On behalf of the Board of Directors, Leadership Team, and Staff, thank you for your loyalty and commitment to TFCU.

We are looking forward with excitement and confidence and remain committed to making a difference for you in the New Year and those to follow.

Best Regards,

Shawn M. Hayes
President & CEO
TrailNorth Federal Credit Union

Questions about our new name? Visit www.tfcunow.com/trailnorth/faq



Giving Back

Thank you to all of our members that recently donated food items. We are happy to say that TFCU was able to make a difference. In addition to all the wonderful donations we received from our members during our food drive, TFCU, and Secure Shred's, Shred for Good Initiative was able to donate the following money to three local food pantries.



TFCU Member Service Representative, Jourdyn Scozzafava, presents Joanne Podres from the Moriah Food Pantry donations totaling \$300.



TFCU Marketing Manager, Jennifer Pribble, presents Cindy Cobb ACAP Program Coordinator, donations totaling \$300.



Erika Kuhl presents Margaret Beuerlein and Joyce Barry of the Ticonderoga Food Pantry donations totaling \$400.

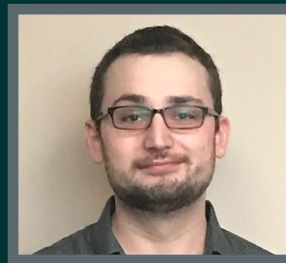
Staff Updates



Chris Shaffer from Ticonderoga has joined as an Operational Support Analyst.



Jaime Waldron from Ticonderoga has joined as a Full-Time Teller.



Sam Muroff from Ticonderoga has joined as a Full-Time Teller.

Join us for a roaring good time!

Roaring 20's Dinner Dance

Saturday, January 25th 2020

5 pm to 8 pm

Located at the EMA
in Ticonderoga

Limited number of tickets for sale - \$8 per person

Tickets may be purchased at any of our branch locations.

Appropriate 20's attire is welcomed,
however not required.



NEW BEGININGS

2020



New Visa Debit and Credit cards are coming soon!

TFCU is excited to unveil a new Visa debit and credit card design for our members with our new name, TrailNorth Federal Credit Union. Keep this important information in mind during the transition:

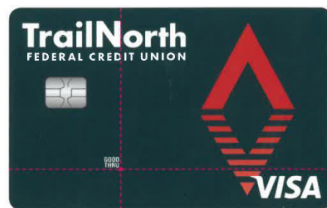
VISA Debit Card Holders:

- Active card users (members that have used their card in 2019) will be issued a new TrailNorth card during the **middle of January 2020**.
- Upon receipt, it is vital to activate your new card. Your current card **will not work after February 24th, 2020**.
- Your new card number and personal identification number (PIN) will remain the same.
- Your card expiration date will change. Make sure to update your expiration anywhere it has been saved.



VISA Credit Card Holders:

- Active card users (members that have used their card in 2019) will be issued a new TrailNorth card during the beginning of 2020.
- Upon receipt, it is vital to activate your new card.
- Your new card number and personal identification number (PIN) will remain the same.
- Your card expiration date will change. Make sure to update your expiration anywhere it has been saved.



TFCU Mobile App

Our mobile app is scheduled to update its new look on January 6th, 2020. Please be on the lookout for further communication and updates.

New look for tfcunow.com

Our web address www.tfcunow.com is still the same, but our new look will take place in start of the new year!



Please keep an eye out for any mail from TrailNorth Federal Credit Union and open it promptly. If your mailing address is not up to date with the Credit Union, please correct the information as soon as possible to avoid any delay with your debit and credit card re-issuance.

To Update Your Mailing Address:

Online Banking Users: Login to online banking, click on Settings, then Profile and select the address. Update and save.

Non-Online Banking Users: Stop in any of our branches and request a change of address form. Complete and return to Member Service.



Chance to win a \$500 Gift Card to Old Forge Campground.**

Rates as low as 4.74% APR*

Finance your snowmobile with TFCU this winter and you will be entered into a drawing to win a \$500 Gift Card to the Old Forge Campground.

*APR equals Annual Percentage Rate. Rates and terms may vary based on credit worthiness, qualifications and collateral condition. This offer applies to snowmobiles that are 8 model years or newer. All loans subject to approval. **Gift card offer is effective 11/1/2019-1/31/2020.



AWD & 4WD *automobile* Loan Promotion

COMPETITIVE RATES on **extended terms**
and 90 days **No Payment.**

Subject to credit qualification. Although no payment is due for the first 90 days of loan term, interest will accrue. This limited time offer applies to 4-wheel and all-wheel drive automobiles that are two model years or newer. Financing offered up to 100% of automobile's value, plus sales tax. Loan special if effective 11/1/2019-2/29/2020. TFCU reserves the right to end the promotion at any time. Additional discounts will not apply.

Upcoming Closures

January 1 - New Years Day
January 20 - Martin Luther King Jr. Day
February 17 - Presidents Day

TFCU Services are always available via Connected Banking, our TFCU Mobile App, our three branch ATMs, and by audio response.

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

TFCU offers 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.



Federally insured by NCUA.



CONTACT US

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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.