



TrailNorth
FEDERAL CREDIT UNION

NEWSLETTER

WINTER 2021

2021

New year, New adventures.



AWD & 4X4 AUTO LOAN PROMOTION

NO PAYMENT FOR 90 DAYS!

DISCOUNTED RATES ON EXTENDED TERMS

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 two model years or newer. Financing offered up to 100% of automobiles value, plus sales tax. The loan special is effective 11/1/2020-2/29/2021. TrailNorth reserves the right to end the promotion at any time.

SNOWMOBILE LOANS

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

RATES AS LOW AS 4.74%APR*

*APR equals Annual Percentage Rate. Rates and terms may vary based on creditworthiness, qualifications, and collateral condition.

^Gift card offer is effective 11/1/20 - 1/31/21. In order to be eligible for this Gift Card offer, the winner must consent to a social media post announcing the winner by name and photo.



Staff Updates

We are excited to welcome...



Brittany Yelle as a full time teller.



Blake Bigelow as part-time teller.

Giving Back

We pride ourselves on being a force for good in the communities we serve. We are happy to announce that our Annual Food drive was again a huge success. Thank you to all of our members that donated. Additionally, in partnership with SecureShred, we were able to donate, in total, \$900 to the Ticonderoga food pantry, the Moriah Food Pantry, and the ACAP food pantry in Elizabethtown during our Shred for Good Initiative.



Pictured above in our Port Henry branch, TrailNorth Branch Operations and Sales & Service Manager, Wendy Courtright presents a donation to Joanne Podres from the Moriah Food Pantry.

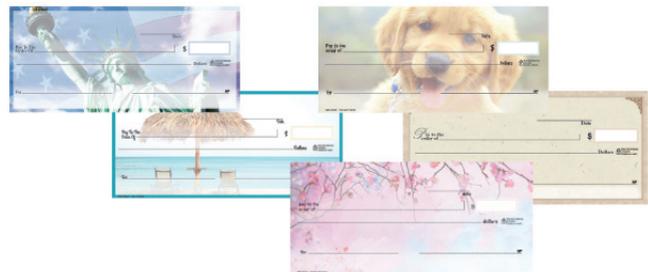


Would you like to give back to your community?

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 tfcunow.com/board/associate-director-program

We are excited to announce
MAIN STREET

as our new partner for Personal and Business checks.



Order checks at
tfcunow.com/order-checks



We love to help members save money refinancing loans. Do you have a loan with another financial institution or finance company? Contact us today about our free financial checkup to see if we may be able to help you save \$\$\$ by refinancing your loan with us! Visit: www.tfcunow.com/financial-checkup

Imposter Scams: Say No, Keep Your Dough

Imposter scams often begin with a call, text message, or email. The scams may vary, but work the same way – a scammer pretends to be someone you trust, often a government agent, family member, or someone who promises to fix your computer – to convince you to send them money or share personal information.

Scammers may ask you to wire money, put money on a gift card, or send cryptocurrency, knowing these types of payments can be hard to reverse. According to the Federal Trade Commission, Americans lost more than \$667 million to imposter scams in 2019.

Recognize the Scam

You get a call, email or text message from someone claiming to be:



A **FAMILY MEMBER** (or someone acting for them), saying your relative is sick, has been arrested or is in serious trouble and needs money right away.

A **COURT OFFICIAL**, indicating that you failed to appear for jury duty and need to pay a fine or you will be arrested.

The **POLICE**, saying you'll be arrested, fined or deported if you don't pay taxes or some other debt right away.

From **SOCIAL SECURITY**, claiming that COVID-19-related office closures mean your benefits have been suspended.

From the **IRS**, saying you owe back taxes, there's a problem with your return or they need to verify information.

From your **CREDIT UNION/BANK** claiming they need to verify personal information before they can send you a new card.

Protect Yourself



Be Suspicious of any call from a government agency asking for money or information. Government agencies don't do that; scammers do.



Never pay with a gift card, wire transfer or cryptocurrency. If someone tells you to pay this way, it's a scam.



Don't trust Caller ID. Even if it might look like a real call, it can be faked.



Check with the real agency, person, or company. Don't use the phone number they give you. Look it up yourself. Then call to find out if they're trying to reach you—and why.

Report and Share

Tell your Credit Union and be sure to share these tips with friends and family. Learn more at ftc.gov/scamalerts and aba.com/consumers



FEDERAL TRADE COMMISSION



ABA FOUNDATION.



Download the App and Get Started



Data charges may apply. Check with your mobile phone carrier for details. App store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc. registered in the U/S. and other countries. Android, Google Play, and Google Play logo are trademarks of Google Inc.

Ready for an easier way to view your billing statements? When you sign up for eStatements, you have the ability to view a copy of your statement directly from your mobile app.

Signing up for eStatements makes viewing your statements and documents:



Convenient

Easily access your billing statement from your mobile app, at home or on the go.



Safe

eStatements are protected with the same bank-grade security you can expect at your branch.

Try it today! Visit tfcunow.com/e-statements



Build the life you love!

Start fresh with a Balance Transfer. Whether your goal is to pay down debt faster, consolidate your monthly payments, or save money on interest... our VISA® Balance Transfer Offer is all about saving you money by lowering your high-interest rates. That sounds like an excellent investment to us!

TrailNorth's VISA® BALANCE TRANSFER OFFER

- 2.99% Promotional APR* for 12 MONTHS
- NO BALANCE TRANSFER FEE

Offer expires April 30, 2021

Apply online @
tfcunow.com/balance-transfer

*APR equals Annual Percentage Rate. All loans are subject to approval. Introductory promotional rate of 2.99%APR for twelve months from the date of transfer; then the interest rate on remaining balance transfers will be 14%APR. Promotional rate opportunity is available for transfers made from 2/1/2021 through 4/30/2021. No balance transfer fee. Transfers of existing TrailNorth loans or credit card balances are not eligible for this offer. Visit tfcunow.com for branch locations and times.

UPCOMING CLOSURES

January 1 - New Year's Day
January 18 - Martin Luther King Jr. Day
February 15 - President's 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

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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.



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