

On the path to financial well-being, you may need help along the way. Credit unions were built on the principle of “people helping people,” and the TrailNorth team is always by your side.

Join us during **CREDIT UNION WEEK** as we celebrate 68 years of serving our members.

DONUTS

MONDAY - OCTOBER 17th, we will be serving complimentary apple cider with a cider donut when you visit any of our three branches.

OPEN HOUSE

TUESDAY - OCTOBER 18th, join us for an Open House at our new administrative building. *(Hours for the open house will be announced closer to the event date).*

LUNCH ON US

We would like to treat members to a free lunch from the Dogfather food truck at each of our branches throughout the week!

WEDNESDAY, October 19th, from 11 to 2 at the Port Henry Branch

THURSDAY, October 20th, from 11 to 2 at the Ticonderoga Branch

FRIDAY, October 21st, from 11 to 2 at the Elizabethtown Branch

SHRED FEST

Bring your confidential documents to be securely destroyed on-site at our branch's Shred Fest events held on the following dates:

THURSDAY, October 20th:

Elizabethtown Branch - 10 to 12:30

Port Henry Branch – 1 to 3:30

FRIDAY, October 21st:

Ticonderoga Branch – 9 to 1

In exchange for free paper shredding, a donation of a non-perishable food item is encouraged. There is a ten-box limit per person/per event.

FOOD DRIVE

During the month of October, we welcome donations of non-perishable food items at all our branches to benefit the Ticonderoga, Moriah, and ACAP food pantries.

Thank you to everyone who stopped by our tables at StreetFest! We had almost 250 entries for the kayak raffle!

Congratulations to Wendy Barber on winning the kayak!





2022 Scholarships

We recently awarded \$1,500 in college scholarships to three high school seniors to help finance their college education. The students, members of TrailNorth, were chosen by the New York Credit Union Association based on their outstanding academic and extracurricular achievements.

The three high school seniors who received the \$500 TrailNorth Federal Credit Union award were Gabriel Vigliotti and Kennedy Davis from Ticonderoga Central School and Emilee Rodriguez from Moriah Central School. Additionally, Emilee was awarded \$200 from the Adirondack Chapter of the New York Credit Union Association. Congratulations!



Emilee Rodriguez
Moriah Central School



Kennedy Davis
Ticonderoga Central School



Gabriel Vigliotti

Board Updates

TrailNorth Federal Credit Union is pleased to announce the addition of a new Associate Director as part of its Governance Program. Associate Directors supplement the knowledge and experience of the present Board and help the Board maintain continuity of TFCU's governance activities since an Associate Director may be asked to fill a Board vacancy when it occurs.



Kye Perry is a native of the north country, currently residing in Essex, NY, with her husband and two daughters. She is the Financial Planning Analyst for Norsk Titanium out of Plattsburgh. Her background includes working as the Quality Improvement Analyst and Patient Advocate at the University of Vermont Health Network in Elizabethtown Community Hospital, as an Accountant for the MSO and Mountain Lake Services, and serving as the Business and Mathematics Teacher for Crown Point Central School.

She has over 15 years in customer service, an Associate's Degree in Accounting from Clinton Community College, a Bachelor's in Business Administration with a math minor from SUNY Plattsburgh, a Master's in Secondary Education from Grand Canyon University, and most recently, an Accounting Certification from Cornell.

In addition to her analytical, managerial, and performance excellence skills, she is Team STEPPS Master Trainer and has helped ECH and many other hospital facilities implement the program hospital-wide. Her high-energy and dedicated positive attitude helps when doing any task asked and is also used in her extra-curricular activities (Group Fitness Instructor, Kids Hip Hop Teacher).

We are also pleased to announce the addition of David Wright to our Board of Directors having served also as an Associate Director. David is originally from Ticonderoga, NY and now resides with his wife in Peru, NY.



Dave comes to TFCU with 31 years of experience with the Arizona Department of Public Safety (State Police), including the Highway Patrol, Agent, Patrol Sergeant, Coordinator of the Public Safety Peer Services Program, Coordinator for FinCEN Project Gateway, Supervisor - Criminal Investigations Division - Financial Crimes Task Force and Drug Task Force Manager.

Dave's work in law enforcement honed his management, negotiation, communication, and consensus-building skills as he worked on a wide range of multifaceted projects, initiatives, and interdictions within Arizona, the United States, and internationally.

In addition to and resulting from his exemplary service in law enforcement, Dave has received many awards and recognition throughout his career. He also has volunteer experience that spans the Board of the Financial Investigative Research Group, the National Society Sons of the American Revolution, the American Red Cross, The City of Phoenix, and the University of Arizona Eller College of Management.

Dave holds a Certificate of Professional Counseling from Ottawa University, Ottawa, KS, a Master's of Education from Northern Arizona University, a Bachelor of Science in Public Administration, and an Associate's Degree in Police Science from North Country Community College.



Staff Updates

Please help us welcome Amanda Sheridan and Brittany Werber who recently joined the TrailNorth team as tellers.



Amanda Sheridan



Brittany Werber

We are excited to share that Gail Tompkins and Aleia Scoville were promoted to the Member Service Representative position. Aleia will hold this new position in the Port Henry branch, and Gail will be located in the Elizabethtown branch. Shauna Alkinburgh was also recently promoted from Head Teller to Ticonderoga Branch Manager. Congratulations!



Gail Tompkins



Aleia Scoville



Shauna Alkinburgh

Member Testimonial

"Without a doubt the best financial institute for people to finance a vehicle! A+".

- Timothy Bush



INFLATION ASSISTANCE LOAN

We recognize that inflation may be putting pressure on your household budget. From groceries to gas, record-breaking inflation means the purchasing power of your money is decreasing each month.



We're here for you. If you're experiencing financial hardship, we are offering an Inflation Assistance Loan with rates as low as 4.99%APR*, and NO payment is due for six months.

When applying online, under purpose select Inflation Assistance Promo

*APR equals Annual Percentage Rate. All loans are subject to approval. Rates can vary based on creditworthiness and the term of the loan. The Inflation Assistance loan product cannot exceed \$2,500, with a maximum amortization of eighteen months. Although no payment is due for the six months of the loan term, interest will accrue. TrailNorth FCU reserves the right to discontinue the Inflation Assistance Loan at any time.

CONSUMER LOAN DEFERMENT

Additionally, if you are facing financial hardship and have a current consumer loan with us, we have options to delay loan payments with no credit penalty.

To apply, visit: www.trailnorth.com/deferment
A loan officer will reach out as soon as possible.

Loan deferments are subject to approval.



October is Cybersecurity Awareness Month! Here are some simple and easy tips on fighting cyber crime and keeping your data safe:

1. **Protect your devices.** Update devices regularly and protect with anti-malware and anti-virus solutions.
2. **Passwords.** Make sure you are not reusing the same passwords and aim for complex passwords, especially for sites where sensitive information is kept. Use multiple passwords instead of the same one for every site.
3. **Emails.** Evaluate your emails before responding. Hover your cursor over a sender's email address to make sure it doesn't look suspicious. Don't click on any links or open any attachments you are not sure are safe. If you are hesitant

about an action requested in an email, call the person or company directly before acting.

Be extremely cautious of any email that tries to imply a sense of urgency. Be highly suspicious of any email using words like IMPORTANT, ACT NOW, LIMITED TIME, etc. These are almost always a scam.

Also be cautious of any email that is not addressed to you personally. Legitimate emails from financial institutions, utility companies and other reputable organizations will include your name and other personally identifiable information such as account numbers.

Finally, any email stating you won something is also a red flag. These are often tactics to lure you into clicking on a link or opening an attachment. IF IT SOUNDS TOO GOOD TO BE TRUE, IT USUALLY IS!

CHRISTMAS LOANS

Rates as low as
3.99%APR*

No Payment until
January 31, 2023

Visit www.trailnorth.com/christmas

*APR equals Annual Percentage Rate. Subject to credit qualification. Rates may vary based on individual creditworthiness. All loans are subject to approval. The Christmas loan product is a twelve-month installment loan. Christmas loans are available 10/1/22 - 12/24/22.



Our Recreational Vehicle Loan Promotion ends October 31st

Take advantage of rates as low as
3.24%APR* on Motorcycles, RVs, ATVs,
Boats, and Snowmobiles!

*APR equals Annual Percentage Rate. All loans are subject to approval. Rates can vary based on creditworthiness and the term of the 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. The loan special is effective 3/23/22-10/31/22. Membership eligibility is required.

Amazing Auto Loan Payoff Sweepstakes



How would you feel about having
your Auto Loan paid off?

This year, we will surprise one lucky member by paying off their TrailNorth Auto Loan of up to \$50,000!

How do I enter?

Entrants are automatically enrolled and eligible for this contest by RECEIVING a "funded" auto loan with TrailNorth to purchase or refinance an auto loan between January 1, 2022 – December 16, 2022. Refinanced loans must be from competitive lenders only.

Who is eligible?

- You must be 18 years of age
- You must have all accounts and loan(s) in "good standing."

Sweepstakes Period

The contest begins on January 1st, 2022, at 12:00:01 a.m. EST and ends on December 16th, 2022, at 23:59:59 p.m. EST. **The winner will be announced on December 21st, 2022.**

For the official AMAZING Auto Loan Payoff Sweepstakes rules, visit: www.trailnorth.com/sweepstakes/official_rules

UPCOMING CLOSURES

October 10 - Columbus Day
November 11 - Veterans' Day
November 24 - Thanksgiving
December 26 - Christmas
January 2 - New Years Day (Observed)

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.

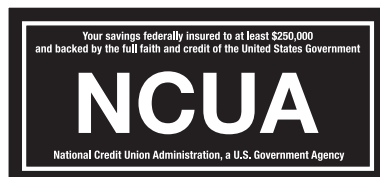


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LOANS AFTER HOURS: Online @ www.trailnorth.com or 866-464-2185

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

36979-NEWS-0922



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

