

Helping you feel happy in your home

Working together, we'll find the best loan to fit your needs.

Mortgage Loans:

Whether you are looking to buy a home or refinance your current home, we are here to help you through it with:

- Secure online application
- Free pre-approval
- Competitive interest rates
- Low fees and affordable closing costs
- Local closings

1 APR equals Annual Percentage Rate and is subject to credit qualification.

2 This APR (Annual percentage rate) is locked for 12 months and subject to change annually on the anniversary of the loan. To determine the APR after 12 months we add 3.25% to the one-year constant maturity treasury. Max APR that may be imposed is 16%. Available on owner-occupied primary residences. No closing cost offer applies only to loans with an initial advance of \$7500 or greater. Appraisal fee required at the time of application and refunded at closing. Homeowners' insurance required. Member would be responsible for the cost of purchasing self-elected owner's title insurance, any extenuating title issues, and flood insurance (if applicable). Member required to reimburse all closing costs if the loan is paid and closed within 36 months. HELOC special promotion is subject to change at any time.

3 LTV equals Loan to Value

Home Equity/HELOC's:

Home Equity and HELOC loans allow you to borrow money using the equity in your home to pay for home renovations, consolidate debt, pay for educational expenses, and more!

Our **HELOC Special** may be just what you need with a **2.99%APR Introductory rate the first year and NO Closing Costs!**

BUILDING UPDATE

Work continues! The TrailNorth administrative and operations team is looking forward to Spring when we can move into the new building. Here are just a few shots of the progression. You can find more information and photos on our website at trailnorth.com/ti-building-updates

Please Note: Our Member Services team will remain in our current Ticonderoga branch.





CAREERS AT TRAILNORTH

Do you have a passion to serve others? As one of the area's leading and progressive financial institutions, TrailNorth is growing and we often look for new and engaging individuals to join our team. If selected, you will enjoy a friendly, team, results oriented atmosphere where hard work is rewarded with a comprehensive benefits package including competitive compensation, medical, vision, dental, life and disability insurance in addition to flexible spending accounts, 401(k) retirement plan and paid time off.

If you or someone you know are interested in learning more about employment opportunities, please visit www.trailnorth.com/employment

NEW ROLE

We are excited to announce that Ashley Maye has transitioned from a teller to an Accounting Technician in our Ticonderoga branch.



ONLINE & MOBILE BANKING UPDATE

We're Building a Better TrailNorth Online and Mobile BANKING Experience

As we have communicated, we are working with a new partner to offer our members a new online banking and mobile experience. We are excited to announce that your new Online and Mobile banking will be coming in the next few months.

We look forward to providing you with additional details on this exciting upgrade in the coming weeks.



Do we have your current address, phone number, and email?

We're here for you when you need us. That's part of providing the best service to you that we can. Sometimes, we also need to reach out to you. For example, we might need to notify you about a potential fraud alert on your debit or credit card, send required legal notices, or share important information should there be a natural disaster or another emergency.

It's essential to make sure your contact information is updated.

If you've moved, changed your phone number, or updated your email address, please take one of these steps to let us know:

Members enrolled in online banking

Online banking is the fastest and easiest way to update your contact information. Log into your Online Banking and choose SETTINGS (in the upper right corner) >> PROFILE. You will see options to update your User ID, Password, Address, Email and Phone Number.

Members not enrolled in online banking

- Update your phone number or mailing address by mail or fax. Complete the Change of Address form at 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

Your journey, your choice

Whether you want to pay off other high-interest credit cards and need a low rate APR*, or are just looking for valuable rewards, we have a **TrailNorth VISA Credit Card** for you.



REWARDS CREDIT CARD

Get rewarded with purchases using your TrailNorth VISA® Credit Card with uChoose Rewards®. Reward points are redeemable for cash, gift cards, travel points, and more!

APR* On Purchases
9.99% to 13.99%

LOW RATE CREDIT CARD

Our lowest rate Credit Card APR* on purchases.

APR* On Purchases
7.99% to 11.99%

REBUILDER CREDIT CARD

May be a good fit for folks recovering from major credit damage, or it could be an excellent match for someone getting a credit card for the first time.

APR* On Purchases
14.99%

ALL CARDS OFFER:

No Balance Transfer Fee

No Annual Fee

24/7 Cardholder Service:

Call 1-800-270-3605 for balance inquiries, payment information, transaction history, statement requests, or to dispute a charge.

Mobile Card Management:

TrailNorth's CardCompass lets you manage card usage through your mobile device by identifying where and how your TrailNorth card can be used.

Contactless Transactions:



Look for the contactless symbol on the payment terminal. Save time every time you tap.

eCS – Electronic Customer Service:

Real-time credit card information, including transactions, pending activity, payment information, custom e-mail alerts, plus you can sign up for e-statements.

*APR equals Annual Percentage Rate

Spread the word about Prize and Lottery Scams

Prize and lottery scams can start in many ways, but they often begin with an unexpected phone call. Scammers may claim to be from the government or an official-sounding organization. They make wild claims about big winnings and demand payment upfront. If you get a call like this, hang up. You probably already know that. But you may know someone who doesn't. So give a call to someone who might be a bit isolated, who could use a reminder about these scams. Chances are, they would like to hear from you and have a chance to talk about how things are going and what's on their mind.



Here are a few tips you can share about prize and lottery scams when you chat:

Legitimate contests don't ask you to pay a fee, or give your bank account or credit card number to get your prize.

Never send money by wire transfer, gift card, or cryptocurrency. Anyone who asks you to pay for things that way is a scammer.

Don't trust caller ID. Scammers can make it look like they're calling from anywhere.

TEXT US!

Is text messaging your preferred method of communication?



Text Messaging offers an additional vehicle for member conversations with TrailNorth Member Service representatives. You can avoid a phone call at inopportune times and still get quick and efficient information in a text message.

Simply text our landline at 518-585-6725 to get a response as soon as possible from a TrailNorth member service representative Monday through Friday from 9 am to 4 pm and Saturday from 9 am to noon.

You're going places!



We're here to help with affordable, flexible loan options to cover your outdoor adventures. We make it easy to get low-interest, flexible financing with our **Recreational Loan Promotion.**

No payment for 90 days

Rates as low as 3.24% APR*

Financing up to 180 months on qualified Boats and RV's



*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, ATV's, 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 - 6/30/22.

UPCOMING CLOSURES

- May 30 - Memorial Day
- June 20 - Juneteenth
- July 4 - Independence Day
- September 5 - Labor Day
- September 30 - 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.



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

36979-NEWS-0322

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.

