



RECREATIONAL LOAN PROMOTION

Take advantage of **.50% off your current Recreational loan APR*** and the option of **"No Payment for 90 days"**.



*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 no more than four model years old or newer with a minimum loan amount of \$3500. Promo is only for the purchase or refinance of loans from a competitive lender. 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 6/1/2023-8/31/2023. TrailNorth FCU reserves the right to discontinue this promotion at any time.

Online Banking Multi-Factor Authentication Update

**ENSURE
WE HAVE
YOUR
MOBILE
NUMBER**



Soon, TrailNorth online banking will no longer use challenge questions to verify your identity. Instead, you will receive a verification code via text or phone call. This update will further protect you from potential fraudsters.

Update Your Number in Online Banking:

- Log into your online banking account.
- Select My Settings on the top right.
- Be prepared to answer a security question.
- You can update your Work, Home, and Mobile Phone

To receive the code via text message, ensure you have a mobile number in your account. →

Update Email and Phone Number

Email	<input type="text"/>
Confirm Email	<input type="text"/>
Work Phone	<input type="text"/>
Home Phone	<input type="text"/>
Mobile Phone	<input type="text" value="+1 555-555-5555"/>
<input type="button" value="Save"/> <input type="button" value="Cancel"/>	

Staff Updates

With our growth, we have many new faces and exciting transitions for the staff here at TrailNorth to share with you!

New Faces!



Emily Patnode
Teller



Jessica Forkas
Teller



Jasmine Eissler
Receptionist



Emily Gudikunst
Teller

Josh Sumner has been hired as TrailNorth's Compliance and Risk Management Officer. Josh has spent the last four years as a Financial Examiner with the Vermont Department of Financial Regulation – Banking Division, which included duties such as performing bank, credit union, trust company, and mortgage business examinations.

Josh holds a Bachelor's Degree in Business Administration from Saint Michael's College and recently completed his MBA studies through Champlain College in Vermont.

He has previous experience working at Great Meadow Federal Credit Union in his hometown of Granville, New York. He is excited to return to the credit union world in this new role to help members and looks forward to joining the TrailNorth team in a collaborative environment with his new colleagues.

"Josh's education and background make him ideally qualified to take the helm of our compliance and risk management program. I am excited to have him join our leadership team and look forward to the contributions he will make toward TFCU's continued success," said President / CEO Shawn Hayes.



New Roles!

After a several-month search, Marcy Eichen has been selected as our new Director of Lending. Marcy joined TrailNorth as a loan officer in 2002 after working at several financial institutions in various roles, from teller to commercial loan specialist. In her loan officer role, she handled both consumer loans and mortgages. Marcy transitioned to Port Henry Branch manager in 2008 and was responsible for daily branch activities and processing loan applications. In January 2015, she became the Credit Union's first Compliance/Risk Management Officer and, in 2021, joined the Leadership Team.



"With nearly 21 years of service to TFCU, Marcy has a well-rounded experience in lending, branch operations, compliance & risk management, leadership, and management. This, combined with her attention to detail, temperament, and ability to work well with members and staff alike, make her an ideal choice for this position. I have the utmost confidence in her ability and have no doubt that she will continue to make significant contributions toward the continued success of TFCU," said President / CEO Shawn Hayes.

Brittany Yelle has transitioned to the Branch Manager position at our Port Henry location.



Darrilyn Johnson has transitioned from a Teller to a Member Service Representative at our Ticonderoga branch.

Anna Prew has transitioned from the Branch Manager in Port Henry to a Member Solutions Specialist



Amanda Sheridan has transitioned from a Teller to a Loan Officer.

Kayla Patenaude has transitioned to a Member Contact Center Representative position.



Meet our 2023 Board of Directors

We held our 2023 Annual Meeting both in-person and virtually on May 3rd. TFCU's Board of Directors is the cornerstone of TFCU's governance activities. The Board views the establishment and ongoing maintenance of a viable governance structure to be essential for stability and growth. TrailNorth has and will continue to thrive, and we look forward to the future with excitement and confidence.



Patrick Ida
Chairman



John Lenhart
1st Vice Chairman



William Morse
2nd Vice Chairman & Secretary



Shawn Hayes
Treasurer & Board Member



Jodi Gibbs
Board Member



David Wright
Board Member



Kye Perry
Board Member



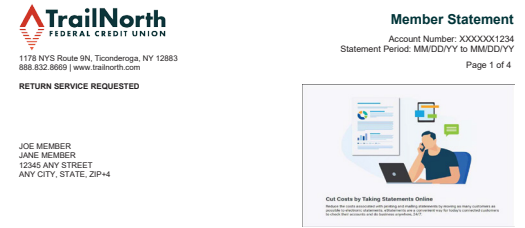
Kenneth Jake LaDeau
Associate Board Member

NEW STATEMENTS

We are excited to announce that VERY soon, your monthly statement will be new and improved!

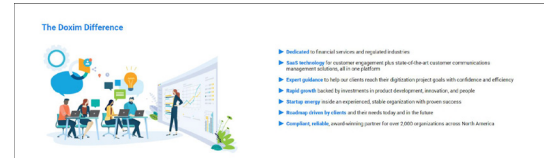
As you navigate your new statement, you'll notice features like:

- An efficient, easy-to-read format
- A leading account summary at the top of your statement with your most important information at a glance.
- Easy-to-follow transaction detail sections to make reviewing your account quick and simple.



ACCOUNT NAME	STARTING BALANCE	ENDING BALANCE
SAVINGS	2,005.54	2,006.07
CHECKING/DRAFT	17,610.50	17,638.50
MONEY MARKET	15,089.28	21,074.05
CERTIFICATE	14,593.82	14,662.79
MORTGAGE	156,392.70	156,241.96
AUTO LOAN	8,565.28	8,108.04
LINE OF CREDIT (OPEN END LOAN)	13,487.49	13,078.49

Date	Description	Deposits	Withdrawals	Balance
09/01	PREVIOUS BALANCE			2,005.54
09/02	SELF SERVICE TRANSFER TO J MEMBER ****58 SHARE 76		-2,000.00	5.54
09/16	SELF SERVICE TRANSFER FROM J MEMBER ****58 SHARE	1,900.00		1,905.54
09/19	SERVICE TRANSFER TO J MEMBER ****58 SHARE 76		-300.00	1,605.54
09/21	SELF SERVICE TRANSFER FROM J MEMBER ****58 SHARE 76	400.00		2,005.54
09/30	DIVIDEND EARNED 07-01-20 THRU 09-30-20	0.23		2,006.07
	.05 ANNUAL PERCENTAGE YIELD EARNED 07-01-20 THRU 09-30-20			
09/30	NEW BALANCE			2,006.07



Plus, if you receive your statement electronically, you can access a new e-statement portal to locate your statements for review or download quickly.

If you are not receiving your statement electronically, signing up for e-statements can be easily done through online banking.



We will be discontinuing our Popmoney[®] personal payment service. **In an effort to improve your online and mobile banking experience, we will be adding Zelle[®] to our product offerings.**

Zelle[®] is a fast and easy way you send money to friends, family, and others you trust. Payments are typically delivered within minutes to an enrolled recipient's U.S. bank account. With Zelle[®] you can send and receive money for things like splitting the cost of the dinner bill or sending a last-minute gift to a loved one. If you haven't already, you will see more information about how to enroll in Zelle[®].





"Very happy with the loan rate and speed of getting everything handled. Blown away with how quickly I had the check for my new car. Thank you!!"

- TrailNorth Member



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

In 2023 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 December 17, 2022 – December 9, 2023. 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 December 17, 2022, at 12:00:01 a.m. EST and ends on December 9, 2023, at 23:59:59 p.m. EST. The winner will be announced on or about December 18, 2023

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

Parking Lot Safety



The Administrative Building parking lot is not designed for through traffic. In order to keep everyone safe, if you are visiting or leaving the Ticonderoga branch office, please utilize the branch entrance and exit at that location.

UPCOMING CLOSURES

- June 19 - Juneteenth National Independence Day
- July 4 - Independence Day
- September 4 - Labor Day
- September 19 - 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.

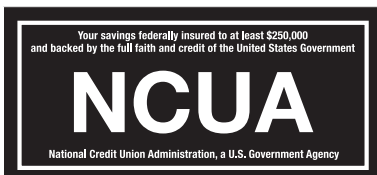


CONTACT US

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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-0623



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

