

We are excited to announce our Amazing Auto Loan Photography Contest!

This year, one lucky member will have a chance to pay off their TrailNorth Auto Loan of up to \$50,000.00

Who is eligible?

- Members that have RECEIVED a "funded" auto loan with TrailNorth to purchase or refinance an auto loan between January 1, 2025 – December 1, 2025. Refinanced Loans must be from competitive lenders only.
- You must be 18 years or older of age
- You must have all accounts and loan(s) in "good standing"



<https://www.trailnorth.com/auto-loan-photo>

**SCAN HERE
TO LEARN MORE**



AWD & 4X4 AUTO LOAN PROMOTION



Helping you prepare for the road ahead with no payment for 90 days[^] and rates as low as 4.49% APR*

Visit trailnorth.com/4X4

[^]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 four model years or newer. Financing offered up to 100% of automobiles value, plus sales tax. The loan special is effective 2/01/2025 - 4/30/2025. TrailNorth reserves the right to end the promotion at any time. This offer is unavailable for autos already financed with TrailNorth Federal Credit Union. *APR equals Annual Percentage Rate



2025 ANNUAL MEETING

The Credit Union's 2025 Annual Meeting will take place on Wednesday, May 7, 2025 both in-person at our Ticonderoga administrative building and also virtually via a remote meeting space. The Annual Meeting aims to update members on the Credit Union's status and health, review old and new business, and hold elections. Capacity is limited for in-person attendance.

To attend this event, you must register in advance before 10:00 a.m. on April 28, 2025. Registration is available on a first-come-first-serve basis. For those attending in person, please enter through the back door of the administrative building.

<https://www.trailnorth.com/home/annual-meeting>



NEW TO THE TEAM

We are pleased to announce that Ethan Blanchette and Emma Hayes have joined us as full-time tellers.



Ethan Blanchette



Emma Hayes



In March, TrailNorth and CV-Tec teamed up to host a Mad City Money Reality Fair at Moriah Central School for the senior students in Essex County. The event was a fun, two-hour financial simulation that gave the students a taste of adulthood. They got to experience everything from picking an occupation and managing a salary, to dealing with a spouse and handling debt. It was a great way for them to get a real feel for what life after high school might be like!

UPCOMING CLOSURES

MAY 26 - Memorial Day

JUNE 19 - Juneteenth

JULY 4 - Independence 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 CORE VALUES: FINANCIAL STRENGTH. COMMUNITY. SERVICE. INTEGRITY.

Dear Valued Members,

It is with great excitement and gratitude that I introduce myself as the new CEO of TrailNorth Federal Credit Union. As a lifelong resident of this community, where my family also lives, I feel truly honored to serve you in this role. My deep connection to this area and its values has shaped my commitment to our credit union, and I am thrilled to continue supporting our members and helping our organization grow.

I have had the privilege of working at TrailNorth for nearly 23 years, during which I have held various positions, each of which has shaped my understanding of our operations and the needs of our members. I started my journey as a loan officer, then moved on to Branch Manager, before transitioning to Compliance/Risk Management Officer, and later to Director of Lending. Each role has allowed me to grow and refine my skills, and I am incredibly grateful for the opportunity to now lead as President/CEO.

Throughout my career at TrailNorth, I've witnessed firsthand the positive impact our organization has on our members and the broader community. As I step into this new chapter, my focus is to continue strengthening those relationships, fostering innovation, and ensuring that our credit union remains a trusted resource for all our members. I'm excited to work alongside each of you to build an even brighter future for our community.

I look forward to connecting with you, learning from your experiences, and hearing your thoughts on how we can further improve and evolve. Please know that my door is always open, and I look forward to continuing to serve you and work together to build upon our past successes.

Thank you for your continued trust and support. I am confident that, with your partnership, we will accomplish even more in the years to come.

Warm regards,

Marcy Eichen

Marcy Eichen, President and CEO of TrailNorth Federal Credit Union



CONTACT US

LOCAL PHONE: (518) 585-6725

OUT OF AREA: 888-TFCU-NOW

FAX: (518) 585-7086

WEBSITE: www.trailnorth.com

E-MAIL: memberservice@trailnorth.com

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



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