

This could be YOU in December!
 Kristen participated in our Amazing Auto Loan Photography Contest and had the remainder of her TrailNorth Auto Loan paid off!

Once again, 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, 2026 – December 1, 2026. 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".



www.trailnorth.com/auto-loan-photo



Helping you prepare for the road ahead with no payment for 90 days[^] and rates as low as 3.49% 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 2/01/2026 - 4/30/2026. 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

2026 ANNUAL MEETING

The Credit Union's 2026 Annual Meeting will take place on Wednesday, May 6, 2026 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 27, 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>



From the CEO's Desk



Over the past year, TrailNorth has focused on strengthening our credit union's mission, expanding access to financial services, and creating a culture that supports both our members and our staff. We have made several transformative advancements that have positioned us for long-term success.

One of the highlights of the year was the creation of the "Viking" Student Branch at Moriah Central School. This initiative brings financial services and education directly to students, giving them hands-on experience with saving, budgeting, and responsible money management. Establishing this student branch has allowed us to invest in the financial confidence of the next generation and deepen our connection to the community we serve.

To better protect our members in an increasingly complex financial landscape, we established the Financial Protection Services Department, our dedicated fraud prevention unit. This department significantly enhances our ability to identify threats, respond quickly to suspicious activity, and provide members with the highest level of security and peace of mind.

Understanding the importance of creating accessible saving opportunities, we introduced the TrailBlazer Share Certificate, designed specifically to help new savers take their first steps toward financial stability. With member-friendly requirements and a focus on building strong saving habits, the TrailBlazer certificate has already made a meaningful difference for many individuals.

This year, TFCU also implemented the Say "Yes" lending philosophy, an inclusive approach aimed at helping credit-challenged members qualify for the financing they need. By focusing on each member's unique situation, rather than relying solely on traditional credit metrics, we have been able to expand our service reach and offer real chances to those working to build their financial lives.

To support everyday savers, we adopted the Round-Up Program, which rounds debit card transactions to the nearest dollar and deposits the difference into savings. This simple feature is helping members grow their savings in an easy, automatic way.

And finally, we launched our Service Recognition Program to honor the dedication and longevity of our staff. Our people are the heart of this credit union, and recognizing their commitment helps strengthen our culture, improve morale, and reinforce the value of each team member's contribution.

Together, these accomplishments reflect a year of progress, purpose, and renewed focus. I am proud of the direction we are heading and look forward to building on this momentum as we continue to serve our members and community with integrity and commitment.

Marcy J. Eichen
President & CEO



**Congratulations to
Theresa on TEN years of
Service at TrailNorth
Federal Credit Union!**

UPCOMING CLOSURES

Memorial Day 5/25/26
Juneteenth 6/19/26
Independence Day 7/04/26

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

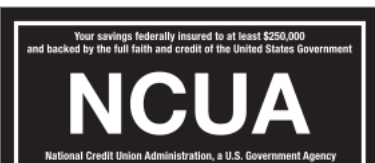
IN-TOUCH AUDIO: 800-806-7842

BRANCH LOCATIONS

TICONDEROGA - 1178 NYS Route 9N
PORT HENRY - 43 Meacham Street
ELIZABETHTOWN - 7519 Court Street
E'TOWN MAILING ADDRESS - PO Box 96

OUR 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.

