

As part of our commitment to keeping you informed, we're transitioning from a quarterly publication to a monthly newsletter, allowing us to share news and updates with you more frequently. Newsletters will be distributed electronically via email and will be readily available in our branches and on our website!

Congratulations

To the winner of our StreetFest
Drawing of a custom bench by Essex
Industries, Elizabeth Rutkowski!



StreetFest!



We had a great time at StreetFest this year! Thank you to everyone who stopped by to see us.
At the heart of everything we do is our commitment to our community.
We appreciate everyone who helped make the day so special!



Great news for our members! You now have access to advice and investment services from our team of dedicated financial advisors through our partnership with CU Wealth Group! They can help you achieve your short or long term financial goals. You can find out more as well as monthly updates here: <https://www.trailnorth.com/invest>



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".



What if your auto loan balance
could be ZERO*?

*Up to 50K



www.trailnorth.com/auto-loan-photo

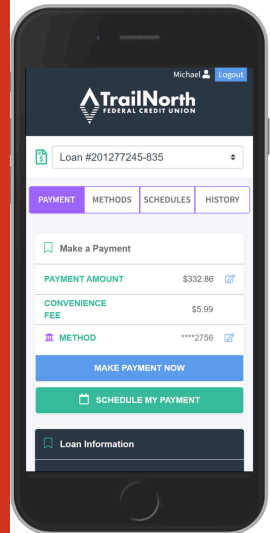


Monthly Fraud Tip:

Scammers are sneaky and often pretend to be someone you trust, like a family member or a government agency. If you get a call out of the blue asking for money or your personal info, hang up and call the person or organization directly using a phone number you know is real.

Coming soon! If a loan payment is overdue, we'll send a friendly text message reminder via MessagePay. MessagePay also serves as a payment portal that allows you to conveniently make loan payments with us from another financial institution. It offers a helpful, secure link, allowing members to make payments from the text message to ensure your payments are on time and your account stays in good standing.

Please note: A \$5.99 convenience fee applies to each MessagePay transaction.



Congratulations to Ashley on FIVE years of Service at TrailNorth Federal Credit Union!

Also, happy 5 years to our Card Services Representative Kayla!

CONTACT US

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E-MAIL: memberservice@trailnorth.com
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

UPCOMING CLOSURES

Labor Day 9/07/26
Staff Development Day 9/15/26
Columbus Day 10/12/26

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.



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

