TrailNorth FEDERAL CREDIT UNION

NEWSLETTER

October/November 2026





Thank you to our members for coming to our Credit Union Week BBQs! We had so much fun grilling up michigans and seeing everyone!

Get your holiday shopping done with a TrailNorth Holiday Helper Loan.

✓ Enjoy Interest Rates as low as 7.49%APR*

✓ NO PAYMENT until January 31, 2027.

*APR equals Annual Percentage Rate. The Christmas loan product is a twelve-month installment loan. Subject to credit qualification. Rates may vary based on individual creditworthiness. All loans are subject to approval.

Check out our CU Wealth Group monthly update here: https://www.trailnorth.com/invest

This could be YOU in December! Kristen participated in our Amazing Auto Loan Photography Contest in 2025 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?

Eligible to 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 of age or older. You must have all accounts and loan(s) in "good standing".



Contest ends December 1st!

www.trailnorth.com/auto-loan-photo

Attention High School Seniors!

Our 2027 Scholarship is here! College-bound high school seniors can win a scholarship between $500-$1,250 through the program.

Who Is Eligible?

To qualify for this scholarship, applicants must be:

- Members in good standing with TrailNorth Federal Credit Union.
- Planning to attend a two- or four-year accredited educational institution, vocational, or trade school for the first time in the fall of 2027.

https://www.trailnorth.com/resouces/scholarship



Fraud Tip:

Scam message red flags to look-out for:

Creates a sense of urgency.

Promises money, prizes, or unbelievable deals.

Asks you to verify your account immediately.

Requests passwords, PINs, or one-time verification codes.

Comes from an unfamiliar email address or phone number.

Contains spelling mistakes or unusual grammar.

Asks you to pay using gift cards, cryptocurrency, or wire transfers.

Notice: Our Member Service Agreements have been updated. You may call us with questions or obtain a copy of the MSA from us during business hours.

UPCOMING CLOSURES

Veterans Day 11/11/26
Thanksgiving 11/26/26
Christmas Day 12/25/26

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.

CONTACT US

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TrailNorth FEDERAL CREDIT UNION

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.

EQUAL HOUSING LENDER