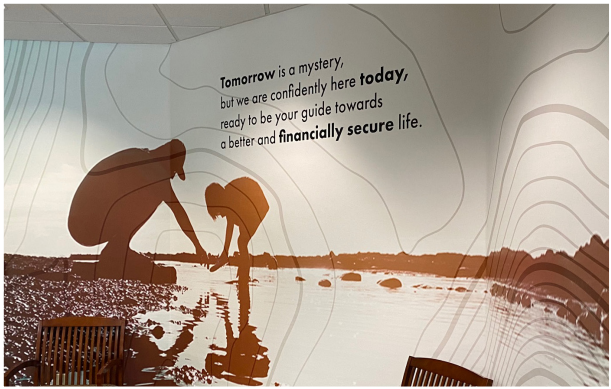




NEWSLETTER

A NEW LOOK INSIDE OUR BRANCHES



Navigating Through COVID-19

TrailNorth has taken several actions to protect the health and well-being of our staff and members to control the spread of COVID-19 following the mandates of the Governor and guidance of the CDC and local public health authorities. Your branch experience will look different as we navigate this dynamic situation. We will continue to make proactive decisions to offer a safe environment for members and staff to conduct financial transactions. To learn more about the actions we have taken, please visit www.tfcunow.com/coronavirus.



New Annual Meeting Date!

TrailNorth's Annual meeting has been re-scheduled for October 16th.



More details to come!

The date/format are subject to change due to factors related to COVID-19.

Staff Update

Casey Allen has accepted the Receptionist position at the Ticonderoga Main Office. Help us welcome Casey in her new role.



SCHOLARSHIPS

TrailNorth Awards Scholarships!

We recently awarded \$1,500 in college scholarships to three high school seniors to help finance their college education. The students, members of TrailNorth, were chosen by the New York Credit Union Association, based on their outstanding academic and extracurricular achievements.

The three high school seniors who each received the \$500 TrailNorth Federal Credit Union award were Vivian Porter from Ticonderoga High School, Annette Stephens from Bouquet Valley Central School and Jaiden Varmette from Moriah Central School.

"We are very pleased to award these scholarships to our hard-working young members," said Shawn Hayes. "It proves that the 'people helping people' philosophy of the credit union movement is alive and well here in our area."



Jaiden Varmette from Moriah Central Central School



Vivian Porter from Ticonderoga High School



Annette Stephens from Bouquet Valley Central School

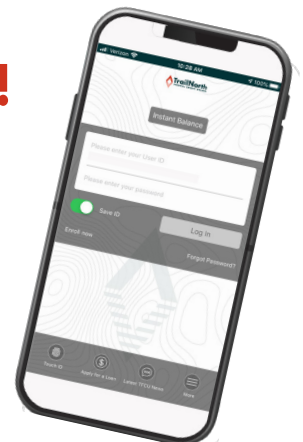
CONGRATULATIONS GRADUATES!



On the move? Take us with you!

Easy, secure account access is right at your fingertips with the TrailNorth Mobile App.

Download the TrailNorth app today



THANK YOU

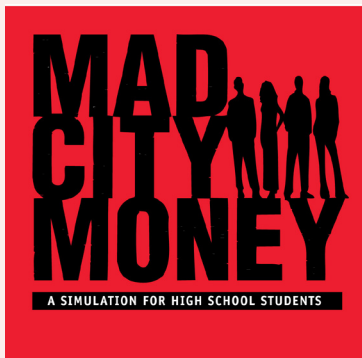


"To all the folks at TrailNorth Federal Credit Union- I would like to thank you for sponsoring the Banzai-Financial Literacy Program and for your support with the funding that goes with it! During this time of "School from home", your Online-"TeachBanzai.com"- as well as Teen Workbook Packet resources have been so valuable in implementing the Financial Literacy requirements for my 8th graders in Home and Career Skills at Ticonderoga Middle School. I simply could not have implemented this program without you and your support! To say Thank You just doesn't seem like enough! You are proof that "It takes a Village" to provide the best possible training and opportunities to our students! Take care- Stay Strong- Stay Positive- Stay Well!"

Fondly,
Kathy Marshall
Ticonderoga Middle School
Home and Career Skills Teacher

TrailNorth Becomes a Small Business Lender

As soon as we learned about the assistance offered to businesses under the CARES act, we immediately took action to become a certified Small Business Administration (SBA) lender to provide the Paycheck Protection Program to our business members. We are happy to announce that over \$430,000 in loans were approved for our businesses under the program! We want to thank our lending team for their effort. The demand and volume for this program was high and, they worked day and night to ensure these applications were submitted for processing by the SBA.



In March, TrailNorth partnered with CV-TEC, Moriah Central School, UFirst Federal Credit Union, Essex County IDA, and the North Country Workforce Development to offer high school seniors in our area an opportunity to experience life in the future with Mad City Money! Mad City Money provides an interactive way for students to practice managing money, which includes; creating a monthly budget, juggling house, car, and utility payments as well as balancing family needs with personal wants. We were so impressed with the students and we look forward to doing this again.



TRAILNORTH TEAM: (Left to right) Casey Allen, Member Service. Marcy Eichen, Compliance/Risk Management Officer. Wendy Courtright, Branch Operations/Sales & Service Manager. Jodi Arbuckle, Loan Officer. Jennifer Pribble, Marketing & Business Development Manager.



HELOC SPECIAL

2.99% APR¹

Promotional fixed rate for the first 12 months.²

NO CLOSING COSTS²

¹ APR equals Annual Percentage Rate and is subject to credit qualification.

² This APR (Annual percentage rate) is locked for 12 months and subject to change annually on the anniversary of the loan. To determine the APR after 12 months we add 3.25% to the one year constant maturity treasury. Max APR that may be imposed is 16%. Available on owner-occupied primary residences. No closing cost offer applies only to loans \$7500 or greater. Appraisal fee required at time of application and refunded at closing. Homeowners insurance required. Member would be responsible for cost of purchasing self-elected owner's title insurance, any extenuating title issues, and flood insurance (if applicable). Member required to reimburse all closing costs if loan is paid and closed within 36 months. HELOC special promotion subject to change at any time.

Applying for a TrailNorth loan is easy!

Online @ www.tfcunow.com

Call @ 518-585-6725

Visit any of our branch locations

Upcoming Closures

July 4 - Independence Day
September 7 - Labor Day
September 15 - Staff Development Day

Our Services are always available via Online Banking, our TrailNorth Mobile App, our three branch ATMs, and by audio response.

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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OUT OF AREA: 888-TFCU-NOW
FAX: (518) 585-7086

WEBSITE: www.tfcunow.com
E-MAIL: memberservice@tfcunow.com
LOANS AFTER HOURS: Online @ www.tfcunow.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



Federally insured by NCUA.



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