



For a limited time, we are offering **.25%APR\*** discount off our auto loan rates when you purchase a 2019 or newer automobile or refinance "from a competitive lender." Plus, **90 DAYS NO PAYMENT^** Visit [www.trailnorth.com](http://www.trailnorth.com) to apply.

\*APR Equals Annual Percentage Rate. Rates can vary based on creditworthiness and the term of the loan. Loans are subject to approval. This limited-time offer applies to automobiles that are four model years or newer. Financing offered up to 100% of automobiles value, plus sales tax. The loan special is effective 2/3/2023-4/30/2023. TrailNorth reserves the right to end the promotion at any time. This offer is not available for autos already financed with TrailNorth FCU.

^ Although no payment is due for the first 90 days of the loan term, interest will accrue.

## AMAZING Auto Loan Payoff **SWEEPSTAKES**

In 2022, we surprised one lucky member by paying off their TrailNorth auto loan! The winner of our Amazing Auto Loan Payoff Sweepstakes was Michael Mussen. As luck would have it, he had just purchased his truck in November and had his total loan of \$35,192.82 paid off by TrailNorth as a result of winning the sweepstakes.

He brought his vehicle when he received his "big check". It warmed the TrailNorth team's hearts to see the smile on his face as he received a gift of financial freedom during the season of giving! Congratulations, Michael!

We look forward to another amazing giveaway in 2023! Visit [www.trailnorth.com/sweepstakes](http://www.trailnorth.com/sweepstakes) for details.



Pictured above from left to right: Shannon Denton, TrailNorth Elizabethtown Branch Manager; Michael Mussen Jr., TrailNorth Member, and Auto Loan Payoff Winner; Shawn Hayes, TrailNorth CEO.



## Mail Theft on the Rise



Federal, state, and local authorities report rising mail theft. Criminals typically steal personal checks, business checks, tax refund checks, and checks related to government assistance programs, such as Social Security payments and unemployment benefits. This is happening with both personal mailboxes and the USPS remotely placed collection box receptacles (typically blue). Thieves edit the amount and the payee name and steal your funds. They may also continue exploiting their victims by using the personally identifiable information in the stolen mail for future fraud schemes, such as credit card fraud or account fraud. The USPS advises that the best practice to avoid theft is to walk your checks into the Post Office and deposit them inside.

TrailNorth is aware of the issue, and we will be on alert for altered checks that may be presented. We urge members to consider alternatives when sending or receiving money.

### How To Protect Yourself

- Establish ACH payments with your creditors. ACH is safe, fast, and in most cases, free.
- Pay bills online or use our online bill payment service. Not all bill payments are sent electronically, but checks produced through Online Bill Pay are not easily edited, unlike checks you might fill out in ink.
- Instead of mailing check deposits, consider using mobile deposits.
- If you must mail a check, send your check by walking it inside the Post Office lobby rather than using blue mailboxes.

## Scam Alert

We are aware of a scam in which fraudsters have been calling our members, claiming to be from TrailNorth. The scammers have "spoofed" the name and number to appear like it is coming from TrailNorth, even going so far as to say they are calling from a specific branch in the hopes that you will answer or call back. Remember, we will never initiate a call to you and request information like PIN, account numbers, Social Security Numbers, and online banking passwords. Recently, a caller was asked to withdraw funds and send them to the scammer, and in return, they would deposit \$3000 into her account. TrailNorth would not call and ask that from you!! Use caution if you are being pressured for information immediately or if there is a sense of urgency. Pause before providing personal data via voice calls you did not initiate, even if the caller ID reads "TrailNorth Federal Credit Union." Hang up and contact us at 518-585-6725.



Is text messaging your preferred method of communication? Simply text 518-585-6725 to get a response as soon as possible from a TrailNorth member service representative Monday through Friday from 9 am to 4 pm and Saturday from 9 am to noon.

Conversations are private and secure. No cost to participate *(Standard data and text message rates may apply)*

We will use account verification tools to verify your identity.

# Choices for every journey

Whether you want to pay off other high-interest credit cards and need a low rate APR\*, or are looking for valuable rewards, we have a card for you.



## REWARDS CREDIT CARD

Get rewarded with purchases using your TrailNorth VISA® Credit Card with uChoose Rewards®. Reward points are redeemable for cash, gift cards, and more!

**APR\* On Purchases**  
**9.99% to 13.99%**

[www.trailnorth.com/visa](http://www.trailnorth.com/visa)

## LOW RATE CREDIT CARD

Our lowest rate Credit Card APR\* on purchases.

**APR\* On Purchases**  
**7.99% to 11.99%**

## REBUILDER CREDIT CARD

May be a good fit for folks recovering from major credit damage, or it could be an excellent match for someone getting a credit card for the first time.

**APR\* On Purchases**  
**14.99%**

\*APR equals Annual Percentage Rate

# Christmas Loan Winner

Congratulations to this year's Christmas Loan Winner, Aimee Lobdell!

As a winner, Aimee received \$1,215.86 to apply for the payoff of her TrailNorth Christmas loan. Congratulations, Aimee!



Pictured above, left to right: From the TrailNorth Elizabethtown Branch Manager, Shannon Denton with TrailNorth Member Aimee Lobdell.



*"I HAVE HAD A VERY POSITIVE EXPERIENCE IN ALL AREAS OF BANKING WITH TRAILNORTH AND HIGHLY RECOMMEND TRAILNORTH TO ANYONE INTERESTED IN BANKING SERVICES."*

*- TRAILNORTH MEMBER, MARTIN M.*

## UPCOMING CLOSURES

- May 29 - Memorial Day
- June 19 - Juneteenth National Independence Day
- July 4 - Independence Day Observed

## 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 MISSION

To enhance the lives of our members by offering a full range of convenient and economic services while maintaining financial security.

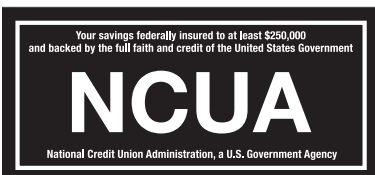


## CONTACT US

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 E-MAIL: [memberservice@tfcunow.com](mailto:memberservice@tfcunow.com)  
 LOANS AFTER HOURS: Online @ [www.trailnorth.com](http://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

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

