



FALL 2020

NEWSLETTER

International Credit Union Day - Thursday, October 15th

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.



Annual Food Drive - During the month of October



In honor of International Credit Union Day, we are hosting our annual food drive to benefit the Ticonderoga and Moriah pantries along with the ACAP food pantry in Elizabethtown. The food drive will run during the month of October. If you would like to donate your non-perishable food items, please donate at any of our TrailNorth branch locations.

ShredFest

Shredding your documents securely is one of the best ways to prevent identity theft. TrailNorth provides FREE shred events with trucks from Secure Shred. Members are invited to bring their documents with sensitive information to be shredded. Don't forget to donate to our Food Drive when you come to our ShredFest events.

**THURSDAY - OCTOBER 15th at the Etown Branch from 11:00 to 1:30
AND then at the Port Henry Branch from 2:00 to 4:00.**

FRIDAY - OCTOBER 16th at the Ticonderoga Branch from 9:00 to 1:00.



BOARD UPDATES

We are pleased to announce the appointment of William Morse as a new Associate Director.



Mr. Morse will help the credit union achieve its mission to enhance the lives of our members by offering a full range of convenient and economic services while maintaining financial security.

The associate director program is specifically designed to provide a prepared and ready supply of possible candidates for the Board of Directors, ensuring continuity of board leadership.

Mr. Morse received his Bachelor of Business Administration in 1973 from the University of Massachusetts, completing his Masters of Business Administration the following year. He was a financial officer at two corporations and, in 1995, went on to own and operate a sporting business.

In 2002 he received his teaching certification from Central Connecticut College and soon started teaching business at Ticonderoga High School, retiring in 2017.

He has volunteered as a driver for Monadnock at Home and Contoocook Valley Transportation Company, Treasurer for Inter-Community Mental Health Group in East Hartford, Connecticut and as a member of TFCU's Supervisory Committee.

Mr. Morse is an avid fisherman, bicyclist, gardener, and hiker. He has completed the 46 Adirondack High Peaks while also leading group hikes for several years for the ADK Mountain Club.

"I am excited over Bill's return to volunteer service with TFCU, particularly as an Associate Associate Director. His education, work and volunteer experience will be an excellent addition to our team and I look forward to the positive contributions he will make to the credit union's success on behalf of our members" said Shawn Hayes, TFCU president and CEO.

We are pleased to announce that two TrailNorth Federal Credit Union board members, Shana Macey and Patrick Ida, have earned their Certified Credit Union Board Member (CCUB) designation.

Navigating the credit union operating environment can be a challenge on top of understanding the role and responsibilities of a board member. This premier volunteer designation offered through the Credit Union National Association (CUNA) is designed to create confident, strategic credit union leaders by providing board members with a comprehensive education in six key areas:

- Safety & soundness
- Governance
- CEO oversight
- Strategic planning
- Board operations & development
- Advocacy

Shana Macey is President of Crown Point Telephone, a NYS Certified Woman Business Enterprise providing telecommunications services to businesses and residences within Crown Point, NY. In addition to operating this locally owned, multi-generational business, Mrs. Macey and her husband Tony expanded its operations in 2013 through the establishment of their subsidiary Bridge Point Communication, which provides fiber to home in many areas of Crown Point, Ticonderoga, Port Henry, Mineville, and Moriah. In addition to having more than 25 years within the telecommunications industry, Mrs. Macey has served on multiple local, regional, and state Boards of Directors, bringing a well-rounded skillset to the Boardroom table.



Patrick Ida has served on TFCU's board since January 2017. He operates a Certified Public Accounting firm in Ticonderoga. Mr. Ida holds a Bachelor of Science degree in accounting and is also licensed by the State of New York as a Certified Public Accountant. Mr. Ida has significant volunteer service experience with several area organizations, including prominent roles, such as treasurer of Kiwanis, Ticonderoga Revitalization Alliance, Ticonderoga Chamber of Commerce, Lorde Howe Estates, and Inter-Lakes Health. He also served as President of Kiwanis and Chairperson of both Inter-Lakes Health and Lord Howe Estates. Mr. Ida is a resident of Ticonderoga.



"As volunteers, Mrs. Macey and Mr. Ida display a serious commitment to TFCU and already make significant contributions in their roles as Director's. The dedication each has exhibited in earning the CCUB designation is highly commendable and will surely strengthen their service to TFCU and our members" said Shawn Hayes, President & CEO.

STAFF UPDATES

We are excited to welcome Darrylyn Johnson to our team as a full-time teller in the Ticonderoga branch.



How much could you save?

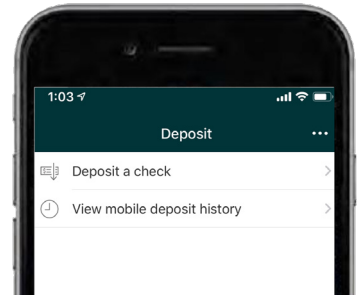
"Theresa helped me save \$15,000 and shorten my loan term length by refinancing my existing loans with TrailNorth".

Here is what one of our members had to say recently about Theresa, one of our friendly loan officers. **Are you interested in saving?** Contact us to schedule a free financial consultation at www.tfcunow.com/financial-checkup

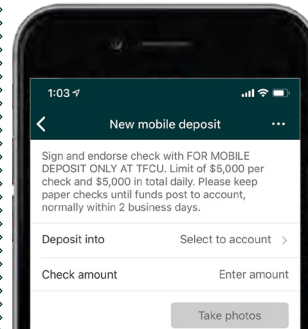
MOBILE DEPOSIT

Making a deposit with your mobile banking app is quick, convenient, and secure.

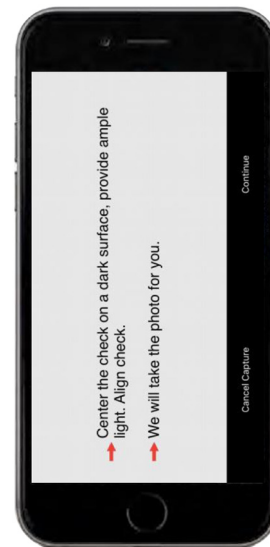
After logging in, tap the "Deposit" button in the menu bar at the bottom of the screen. Tap "Deposit a check" from the deposit screen.



To begin, endorse the back of the check. Please remember to use the proper endorsement: **"ForMobile deposit at TFCU Only"** Choose your deposit account and enter the check amount. Tap "Take photos" to proceed.

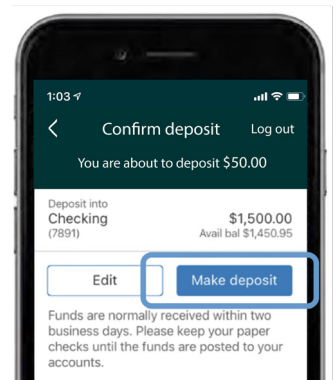


Take a photo of the front and back of your check following the on screen instructions.



If you need assistance taking your photos, tap the question mark icon in the top right of your screen. This button will prompt you with instructions to get the best results for the images. The photo will be taken for you.

After taking the photos, tap the "Make deposit" button. This will confirm the check amount and the correct deposit account. You can check the status of your deposit at any time.



Does TrailNorth FCU have your current address, phone number(s) and email?

We are committed to keeping a close eye on any potential fraud on our members' accounts. **When fraud is suspected (such as transactions from your debit card that take place outside of your normal spending patterns), the typical procedure is to block the card and then follow up you via phone to determine if fraud has occurred.** By not having updated contact information, you may experience the inconvenience of having your card blocked without knowing why, as well as being unaware of a potential identity thief.



If you've moved, changed your phone number, or updated your email address, please let us know in any of these ways:

Online Banking Users: Login to online banking, click on Settings, then Profile and select the address. Update and save.

Non-Online Banking Users: Visit our website at www.tfcunow.com and under the Resources & Tools tab click on forms where you will find the change of address form. Complete and return to Member Service.

2020 Annual Meeting to be Virtual

This year's meeting will not take place as an in-person event because of the COVID-19 pandemic. Our meeting is scheduled to take place as a fully virtual event on October 16th.



Our annual meeting aims to update members on the status and health of their credit union, review old and new business items, and hold elections. While we will miss seeing you all in person, we can still accomplish those items virtually. Check your email and our website for registration details if you are interested in attending our virtual event.

CHRISTMAS LOANS

Need a little extra cash?

Christmas loans, a yearly tradition at TrailNorth, let you borrow a small amount of money for whatever expenses you incur during the season without paying the high interest rates of many credit cards.

Enjoy Low Interest Rates and the option of
NO PAYMENT until January 31, 2021



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.

UPCOMING CLOSURES

October 12 - Columbus Day
November 11 - Veterans' Day
November 26 - Thanksgiving
December 24 - Closing Early at 1:00 pm
December 25 - Christmas

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.



Federally insured by NCUA.



CONTACT US

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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

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