

Amazing Auto Loan Payoff

Sweepstakes

This year, we will surprise one lucky member by paying off their TrailNorth Auto Loan of up to \$50,000.

How do I enter?

Entrants are automatically enrolled and eligible for this Contest by RECEIVING a "funded" auto loan with TrailNorth to purchase or refinance an auto loan between January 1, 2022 – December 16, 2022. Refinanced loans must be from competitive lenders only.

Who is eligible?

- You must be 18 years of age
- You must have all accounts and loan(s) in "good standing."

Sweepstakes Period

The Contest begins on January 1st, 2022, at 12:00:01 a.m. EST and ends on December 16th, 2022, at 23:59:59 p.m. EST. **The winner will be announced on December 21st, 2022.**

For the official AMAZING Auto Loan Payoff Sweepstakes, visit: www.trailnorth.com/sweepstakes/official_rules



**NEW Online
and Mobile
Banking is
Coming Soon!**



You'll experience the same advanced security you've come to know and trust, plus new and innovative self-service features to help you manage your financial life with ease when you log in.

Some of these include:

- A seamless, personalized experience with quicker access to key features.
- The ability to securely communicate with TrailNorth Member Service via live chat.
- Budgeting and financial wellness tools.
- The ability to transfer funds between financial institutions without visiting a branch.
- Thorough information regarding your current loan(s) to include payoff, interest details, and the ability to make principal payments to the loan.
- A robust mobile app enabling you to check balances, move money, and deposit checks.
- Enhanced e-statements.
- Customized account alerts sent via text or email.
- Ability to apply for a loan in 3 easy steps!
- Robust payment options for paying bills and people.

For more information visit:
trailnorth.com/better-banking

FINANCIAL STRENGTH. COMMUNITY. SERVICE. INTEGRITY.

If these core values resonate with you and you want to make a difference in your community, we'd like to talk with you about using your skills and experience in volunteer service to TFCU and its members.

TFCU's Board of Directors desires to supplement the knowledge and experience of the present Board by appointing Associate Directors. An Associate Director is viewed as a means by which continuity of TFCU's governance activities may be maintained since an Associate Director may be asked to fill a Board vacancy when it occurs.

If you are interested in being considered, please visit us at www.tfcunow.com/board/associate-director-program to learn more about the program and/or contact President /CEO Shawn Hayes shayes@tfcunow.com or 518-585-6725, ext. 2226.

Safety First!

Please help us keep our Credit Union parking lots safe. Members have been observed talking on, texting with, or otherwise using handheld cell phones while driving on credit union property which is extremely dangerous to the driver, unexpected motorists, and pedestrians sharing the space. It is not only dangerous; under New York State law, you cannot use a handheld mobile telephone or portable electronic device while you drive. Violation of this law carries potential points, penalties, and license suspension. *



Also note that traffic around all of our buildings is one-way. Please observe signs and markings in driving lanes and refrain from driving in the wrong direction.

Staff Updates

Please help us welcome Saydee Goodness to the teller role. You will see Saydee at all branch locations.



We are happy to announce that John Cook has joined the TrailNorth team in the role of Accounting Technician/ Loan Clerk.



Board Updates

We held our 2022 Annual Meeting virtually on May 4th. TrailNorth has and will continue to thrive, and we look forward to the future with excitement and confidence.

During the meeting the following appointments were made.



Jodi J. Gibbs was elected to the Board of Directors for a three-year term.



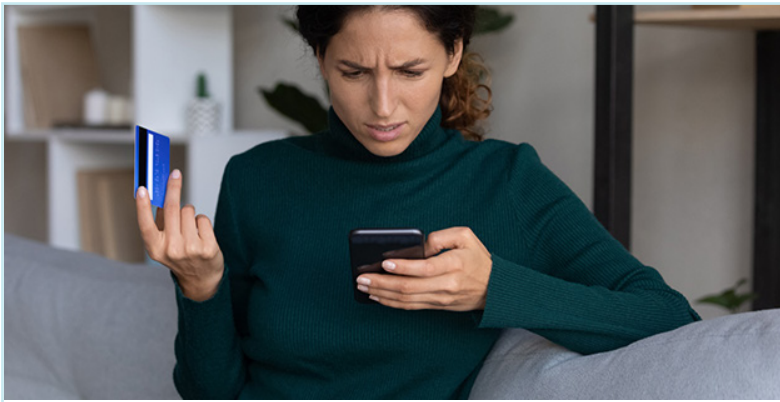
John F. Lenhart was elected to the Board of Directors for a three-year term.



William J. Morse was elected to the Board of Directors for a three-year term.



Charles D. Gijanto was elected to the Board of Directors for a two-year term.



What is the difference between an unauthorized transaction and a merchant dispute?

There are times when you may question charges that appear on your statement or within online/mobile banking. The following is how you, and we, determine if those charges require an unauthorized use dispute or if they are a merchant dispute.

An **unauthorized transaction dispute** is processed when an error is detected in which you, or any person you authorize, identify transactions such as:

- Card was fraudulently used to make an online purchase you did not initiate
- Card was lost/stolen and then used to make in-person purchases
- You received an incorrect amount of money from an ATM

A **merchant dispute** is a transaction where you have willingly participated in a transaction with the merchant, but then have dissatisfaction with the item or services represented by the transaction. This may include:

- Trial memberships that were cancelled but continue to be charged
- Online purchase in which merchandise or services were never received, or you received the incorrect merchandise or services you were not happy with, and the merchant never processed a refund.

Determining Which Type of Claim you have

To find out more about which type of claim you have, please contact our Card Services Representative at 518-585-6725, ext 2230. If you need to file an unauthorized transaction dispute or a merchant dispute regarding charges with your TrailNorth Debit Card, you may do so at any of our branch locations. To file a claim for TrailNorth Credit card transactions, please call 800-270-3605.

Building Update

We are almost there! The TrailNorth operations and administrative team will soon be moving into the new building. Please note: Our member service team will continue to serve you from our current Ticonderoga branch.



Easy Access

The NEW TrailNorth VISA credit you received in February offers you real-time credit card information, including transactions, pending activity, payment information, statements, and custom e-mail alerts within online banking. Additionally, you have 24/7 Cardholder Service available to you at 1-800-270-3605 (toll-free U.S.).

Can We Reach You?

Sometimes, we need to reach out to you. For example, we might need to notify you about a potential fraud alert on your debit or credit card, send required legal notices, or share important information should there be a natural disaster or another emergency. It's essential to make sure your contact information is updated. Updating your info is easy!



Within **Online Banking**: Log into your online banking account and click on My Settings in the top right. You will be able to update your personal info, login, security info, and alerts and notifications.

Within the **Mobile App**: Log into your TrailNorth FCU mobile app and click on more in the lower right area of the app. Next, click on the settings wheel at the top right of the app. You will be able to update your info, login, security info, and alerts and notifications.

No Online or Mobile Banking Access? Call us at 518-585-6725 or stop in any of our branch locations.

Stress Free Auto Shopping

AutoSMART is a free online resource with all the tools you need to find your perfect car or truck.

- Search inventory online and research over 2.7 million new and used cars, trucks, and SUVs.
- Customize your options. Select features, view photos and compare specs.
- Build your own car. Search for your ideal ride based on personal preferences.
- Estimate your trade-in value. Discover how much your current car is worth.
- Get pre-approved. Shop with confidence with the option to be pre-approved for a credit union loan.

Visit our AutoSMART website at trailnorth.com/auto-shopping for complete car shopping at your fingertips.



Member Testimonial



"Karen Bennett did an outstanding job of understanding the importance of securing the loan and helping us make it a reality, Miss Kuhl in the loan department helped bring the documents needed together with signing a pleasure. Maria and I have been with the credit union for over 20 years and have brought all our banking needs to you and would recommend it to everyone and if they have the pleasure of working with Karen and Miss Kuhl, they will be very happy, A+".

- Mark and Maria Moran



- No payment for 90 days
- Rates as low as 3.24% APR*
- Financing up to 180 months on qualified Boats and RV's

We're here to help with affordable, flexible loan options to cover your outdoor adventures. We make it easy to get low-interest, flexible financing with our **Recreational Loan Promotion.**

*APR equals Annual Percentage Rate. All loans are subject to approval. Rates can vary based on creditworthiness and the term of the loan. This limited-time offer applies to Motorcycle, ATV's, Personal Watercraft, and Campers that are not more than three model years old with a minimum loan amount of \$3500. TrailNorth FCU reserves the right to discontinue this promotion at any time. Financing offered up to 100% of the collateral's value, plus sales tax. Although no payment is due for the first 90 days of the loan term, interest will accrue. The loan special is effective 3/23/22 - 6/30/22.

UPCOMING CLOSURES

- June 20 - Juneteenth
- July 4 - Independence Day
- September 5 - Labor Day
- September 20 - Staff Development Day

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.



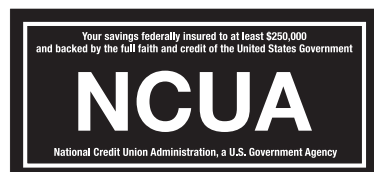
LOCAL PHONE: (518) 585-6725
 OUT OF AREA: 888-TFCU-NOW
 FAX: (518) 585-7086
 WEBSITE: www.tfcunow.com
 E-MAIL: memberservice@tfcunow.com
 LOANS AFTER HOURS: Online @ www.tfcunow.com or 866-464-2185

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

36979-NEWS-0622



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

