



BACK BY POPULAR DEMAND!

## AWD & 4X4 LOAN PROMOTION

NO Payment for 90 days

Discounted Rates as low as 1.74% APR\*

\*APR equals Annual Percentage Rate. Although no payment is due for the first 90 days (3 months) of the loan term, interest will accrue. This limited-time offer applies to 4-wheel and all-wheel drive automobiles that are four model years or newer. Financing offered up to 100% of automobiles value, plus sales tax. The loan special is effective 11/1/2022-2/28/2023. TrailNorth reserves the right to end the promotion at any time. This offer is not available for autos already financed with TrailNorth Federal Credit Union. Loans subject to approval.

### WE HEAR YOU!

We recently sent out a survey asking members about their experience with TrailNorth. Some members expressed frustration with the phone system. We want you to know that we heard you and have taken steps to address those issues.

We also want to remind you that we have quick and easy alternatives to calling, including our online **web chat** and **text messaging**.

### NEED TO REACH US?

#### TEXT MESSAGING

Text Messaging offers an additional vehicle for member conversations with TrailNorth Member Service Representatives. You can avoid a phone call at inopportune times and still get quick and efficient information in a text message.

Simply text 518-585-6725 to get a response as soon as possible from a TrailNorth Member Service Representative.

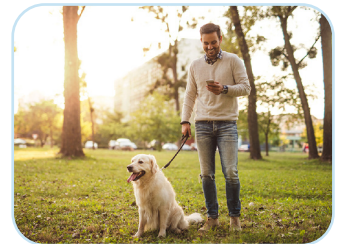
#### WEB CHAT

Web Chat allows you to contact a TrailNorth Member Service Representative from a secure chat platform.

#### How to initiate a Web Chat

Click the Chat icon link in the bottom right-hand corner of any trailnorth.com web page, and a live TrailNorth Member Service Representative will assist you. It's a great way to get help while you are online.

Both TEXT MESSAGING and CHAT SUPPORT are available Monday through Friday from 9:00 am to 4:00 pm and Saturdays from 9:00 am to noon. We will use account verification tools in the chat service.



## TrailNorth Donates \$75,000 to Local Food Pantries and Backpack Programs

The TrailNorth team takes pride in being a force for good in the communities we serve. With food prices at an all-time high, many local food banks see support dwindle as need rises.

Every October, TrailNorth holds a food drive in which we accept donations from members for local food pantries in each branch location. We also host a SHRED FOR GOOD initiative where both the TrailNorth and SecurShred provide a monetary donation to the local food pantries based on the pounds of paper shredded at our Shred Fest events.

TrailNorth went a step further this year by donating \$61,500 to seven area food pantries. The food pantries include the Ticonderoga, Crown Point, Moriah, Schroon Lake and Westport food pantries, the Community Shelf in Elizabethtown, and Adirondack Community Action Programs (ACAP) food pantry.

"There is no more basic human need than food," stated Shawn Hayes, CEO of TrailNorth. "This year, we had additional monies to donate, and knowing that the food banks were struggling for donations while at the same time experiencing more demand, it was easy for us to decide where the bulk of this money should go."

TrailNorth also donated \$13,500 to area backpack programs for the following schools: Ticonderoga Central School, Boquet Valley Central School, Moriah Central School, Crown Point Central School, and Schroon Lake Central School. "Many students in the communities we serve are in need," stated Mr. Hayes, "we are grateful to be able to help make a student's school year a better one."

"Once again, TrailNorth FCU steps forward unexpectedly to support our work in the community!" stated Alan Jones, Executive Director/CEO of Adirondack Community Action Programs. "We can't thank them enough for their many years of support and this surprise donation that will help ensure our youngest, most vulnerable, community members' basic needs are met."



**Ticonderoga Food Pantry** Pictured above, left to right: Food Pantry Volunteer, Carol Barnwell; TrailNorth Chief Member Experience Officer, Wendy Courtright; Food pantry Director, Margaret Beuerlein; TrailNorth President/CEO, Shawn Hayes; TrailNorth Ticonderoga Branch Manager, Shauna Alkinburgh; Food Pantry Volunteer, William Quinn Jr; Food Pantry Treasurer, Joyce Barry, Food Pantry Volunteer, Judy Walker, Food Pantry Volunteer, Dianna Donat



We're so excited that our new administrative building is complete! The building now houses management and administrative staff and serves as a facility for ongoing training for staff and educational seminars for members. Moving the administrative and management staff to the new building will open areas in the Ticonderoga branch to offer more private office space for account questions, loan inquiries, technology-related needs, and future services.

### Christmas Around the World

In December we took part in the popular holiday event called the Festival of Trees at the Hancock House Museum in Ticonderoga, where individuals and businesses participated in a tree decorating contest. This year's theme was "Christmas Around the World," and we had to show you our team's beautiful tree.



### Staff Update

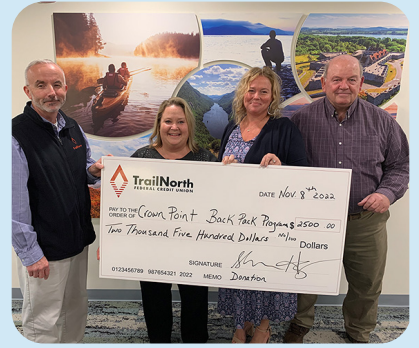
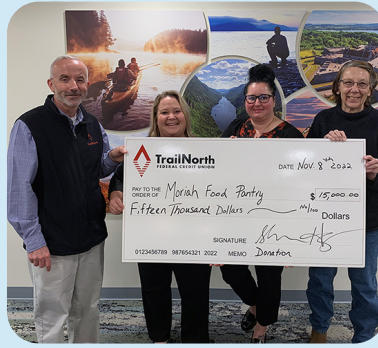
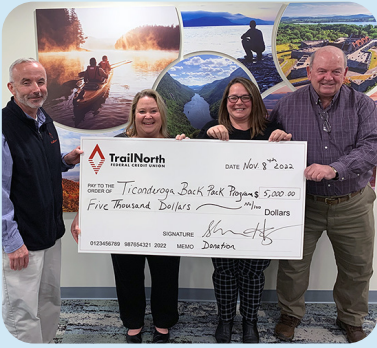


Please help us welcome Crystal Bennett who recently joined the TrailNorth team as a teller.

### PARKING LOT SAFETY

**If you are visiting the Ti branch, please continue to utilize the branch entrance and exit. We want to avoid traffic in the administrative building parking lot to keep everyone safe.**





**Ticonderoga Backpack Program**

Pictured above, left to right: TrailNorth President/CEO, Shawn Hayes; TrailNorth Chief Member Experience Officer, Wendy Courtright; TrailNorth Ticonderoga Branch Manager, Shauna Alkinburgh; Ticonderoga Backpack Program Coordinator, John Bartlett

**Crown Point Food Pantry**

Pictured above, left to right: TrailNorth President/CEO, Shawn Hayes; TrailNorth Chief Member Experience Officer, Wendy Courtright; UVM Health Network Elizabethtown Hospital, Quality & Population Health Assistant, Jodi Gibbs; UVM Health Network Elizabethtown Hospital CEO, Robert Ortmeyer

**Moriah Food Pantry**

Pictured above, left to right: TrailNorth President/CEO, Shawn Hayes; TrailNorth Chief Member Experience Officer, Wendy Courtright; TrailNorth Port Henry Branch Manager, Anna Prew; Moriah Food Pantry Site Manager, Melinda Morin

**Crown Point Backpack Program**

Pictured above, left to right: TrailNorth President/CEO, Shawn Hayes; TrailNorth Chief Member Experience Officer, Wendy Courtright; Crown Point Branch Manager, Anna Prew; Backpack Program Coordinator, John Bartlett



**Westport Food Pantry**

Pictured above, left to right: TrailNorth Elizabethtown Branch Manager, Shannon Denton; Westport Food Pantry Coordinator, Tammy Johnson

**ACAP Food Pantry and Backpack Program**

Pictured above, left to right: TrailNorth Elizabethtown Branch Manager, Shannon Denton; ACAP Program Coordinator, Cindy Cobb; ACAP Executive Director/CEO, Alan Jones

**Schroon Lake Backpack Program**

Pictured above, left to right: TrailNorth Member Contact Center Representative Sarah St. Onge; Schroon Lake Central Principal, Tamara Belanger; Schroon Lake Central Backpack Coordinator, Manager, Lisa DeZalia

**The Community Shelf**

Pictured above, left to right: Community Shelf Treasurer, Carol Corbo; TrailNorth Elizabethtown Branch Manager, Shannon Denton

**A Great Time Had by All**

Thank you to all that joined us at our Fall Harvest Dinner and Dance at the Edgemont Barns in Moriah.



Pictured above, left to right: From the TrailNorth team; Brittany Werber, Kayla Patenaude, and Brittany Yelle.



**What is vishing?**

Vishing is the fraudulent practice of making phone calls or leaving voice messages purporting to be from reputable companies to induce individuals to reveal personal information, such as banking details and credit card numbers.



Recently, members have advised us of vishing scams in which fraudsters use TrailNorth's name and number to attempt to gain access to sensitive data. They do this by "spoofing" or masking the actual number they are calling from and may even spoof it to look like TrailNorth's phone number.

Please know that we will never ask for your online login credentials, credit card information, or PIN over the phone. If you are suspicious of a phone call, hang up and dial TrailNorth's phone number at (518) 585-6725. We can help you identify scams and help you with the following steps needed to protect yourself!



# SNOWMOBILE LOANS



Rates as low as  
**4.24%APR\***

Finance your snowmobile with TrailNorth this winter, and you will be entered into a drawing to win a **\$500 Gift Card** to the Old Forge Camp ground.^

\*APR equals Annual Percentage Rate. Rates and terms may vary based on creditworthiness, qualifications, and collateral condition. Loans subject to approval.  
^Gift card offer is effective 11/1/22 - 1/31/23. To be eligible for this Gift Card offer, the winner must consent to a social media post announcing the winner by name and photo.

## Simplify By Going Paperless with eStatements

No more worrying about mail fraud and going through the hassle of shredding.

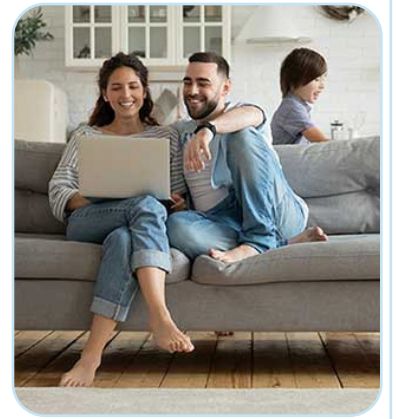
You can rest easy knowing electronic statements arrive faster and are more secure than paper statements.

You can decide whether to view, print, or save your statements and cancelled checks. You'll have secure access to your statements archive.

A monthly e-mail will alert you when your statement is ready to view.

### Online Banking users can enroll instantly.

1. Log in to Online Banking.
2. Click on your account tile to open the Account Details page.
3. Click on the 'Online Statements' link on the Account Details page.



"HAVING BEEN A MEMBER FOR 40 PLUS YEARS, THINGS JUST SEEM TO GET SMOOTHER EACH YEAR.. WHAT A GREAT CREDIT UNION!"

-Richard F.



## UPCOMING CLOSURES

- January 2 - New Years Day (Observed)
- January 15 - Martin Luther King Jr. Day
- February 20 - Presidents Day
- May 29 - Memorial 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.

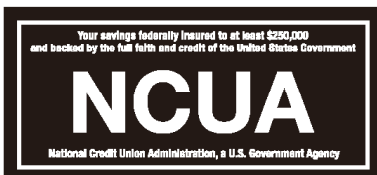


## CONTACT US

LOCAL PHONE: (518) 585-6725  
OUT OF AREA: 888-TFCU-NOW  
FAX: (518) 585-7086  
WEBSITE: [www.trailnorth.com](http://www.trailnorth.com)  
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

36979-NEWS-1222



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

