



TruNorthern Times

SERVING YOU SINCE 1972

TRUNORTHERN FCU NEWSLETTER

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HOLIDAY SCHEDULE

July 4, 2022

Independence Day - Closed

September 5, 2022

Labor Day - Closed

FEATURED RATES

New Auto

as low as 2.25% APR*

*APR—Annual Percentage Rate.

Used Auto

as low as 3.25% APR*

Visa Credit Card

as low as 6.99% APR*

Visa Balance Transfer

for life of balance transfer as low as 3.99% APR*

Home Equity Line of Credit

as low as 4.49% APR*

WORKVERSARIES

Lynn G.	24 Years
Julie S.	15 Years
Jessica B.	3 Years
Taylor O.	1 Year

Join us for our Community Appreciation Day

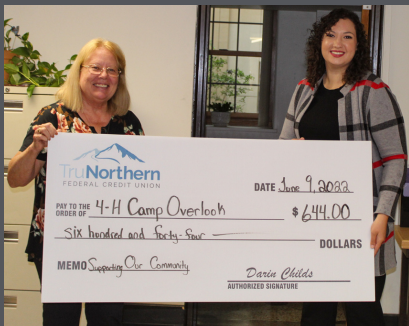
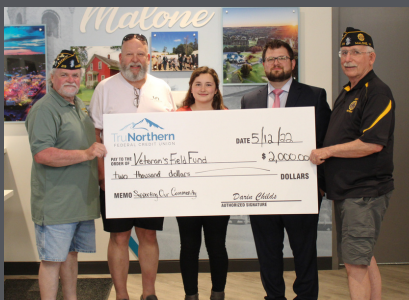
**Tuesday, July 26th
11:00 — 3:00**

Join us for our Community Appreciation Day on Tuesday, July 26th from 11:00 to 3:00! We will be celebrating serving our community and our Members for the last 50 years. We will have games, vendors, giveaways, face painting, a bouncy house, a food truck, and live broadcasts with our local radio station, Wild Country FM! Keep an eye out on our Facebook page and website for additional details. Be sure to stop by and celebrate with us!



**JOIN US FOR OUR
ANNUAL MEETING
9/6/2022 5:15 P.M.
TRUNORTHERN LOBBY**

WE LOVE GIVING BACK!



**We've donated
\$8,894 to our
neighbors in our
second quarter!**

Welcome to the Supervisory Committee!



TruNorthern Federal Credit Union is excited to welcome the newest Supervisory Committee Member, Andrew McKee! Mr. McKee brings his wealth of knowledge in finance from his B.S. in Finance from Siena College and an M.A.L.S. from Plattsburgh State. He furthered his expertise by teaching accounting and economics for thirty-three years at North Country Community College. Mr. McKee has also served on the board for the Malone Golf Course and for the Malone Chamber of Commerce.

What is the Supervisory Committee?

The Supervisory Committee is a group of volunteers who acts as "watchdogs" of the credit union. The role of the Committee is to conduct the oversight function of the Membership, and is tasked with asking tough questions and following up on a finding with management to ensure that remediation takes place.

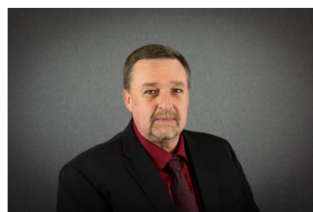
Specific duties of the Supervisory Committee include:

- To ensure that the Board of Directors is safeguarding assets, and that Management complies with the Board's policies and plans
- To review internal controls, including verification of cash handling, vault, and ATMs
- To arrange quarterly and annual audit findings, and follow up to ensure that Management takes the necessary corrective action. The action must be adequate to correct the findings
- To meet with the Federal Examiner as the Committee or the Examiner may request
- To research Member complaints
- To report to Members at the Annual Meetings as stipulated in Article V of the standard bylaws.

The Supervisory Committee is committed to working for YOU, our fellow Members of the credit union, and we welcome your comments and feedback. Contact us by mail at the address below or by email at sc@trunorthernfcu.org

TruNorthern Federal Credit Union
Supervisory Committee
P.O. Box 152
Malone, NY 12953-0152

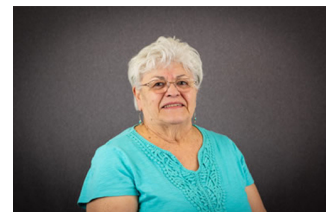
UP FOR RE-ELECTION



Curtis Lyon
President



Jane Boyea
Vice President



Carol Rhodes
Board Member

The Board of Directors is elected by the membership. The Board's responsibility is to provide general direction and control of the credit union. To carry out this responsibility, they must set direction, approve policies, ensure a sound financial condition, evaluate the CEO, and report to the membership at the Annual Meeting. A director of the credit union is, by definition, one who directs. They are not directed by the Treasurer or the CEO, the chairman of any committee, or others. Be sure to cast your vote at the Annual Meeting on September 6, 2022 at 5:15 in the TruNorthern lobby.



Welcome to the TruNorthern Team!

Welcome to our new Lending Manager, Chantal D! Along with with her Bachelor's Degree in Accounting and Certified Master Mortgage Underwriter designation, Chantal comes to us with fifteen years of experience in the financial industry where she has honed her expertise around consumer, mortgage, and commercial lending. Be sure to stop in and welcome her to the TruNorthern family!

Congratulations to all the Anne Anderson Memorial Scholarship Winners!

We recently awarded \$10,000 worth of scholarships to graduating seniors! Congratulations to our ten scholarship winners who won \$1,000.00 each toward continuing their education! Our scholarship committee would like to congratulate all of the applicants and recipients for their excellent scholastic achievements and wish you all great success in the future!



Emily Tavernier
Franklin Academy



Nicholas Thompson
Franklin Academy



Gina Norcross
Franklin Academy



Mackenzie Premo
Salmon River



Gracie O'Hare
Franklin Academy



Mackenzie Flynn
Chateaugay School



Brody Fountain
Franklin Academy



Kimberly Dunn
Chateaugay School



Madison Dendariarena
Franklin Academy



Eli Race
Franklin Academy

CONTACT US!

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www.trunorthernfcu.org

Connect with us! Find us
on LinkedIn, Facebook,
and YouTube!

Hours:

Monday - Friday
8:00 a.m. to 5:00 p.m.

Saturday

Drive-Thru only

8:30 a.m. to 12:00 p.m.



Available on the
App Store



GET IT ON
Google Play



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency