



TruNorthern Times

SERVING YOU SINCE 1972

TRUNORTHERN FCU NEWSLETTER

Announcements	Page 1
Q2 Donations	Page 2
Team Updates	Page 2
Credit Sense	Page 3
Volunteers	Page 3
Scholarship	Page 4

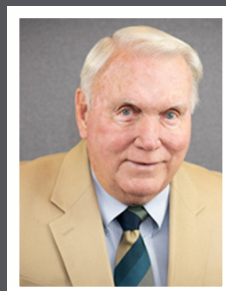


UP FOR RE-ELECTION

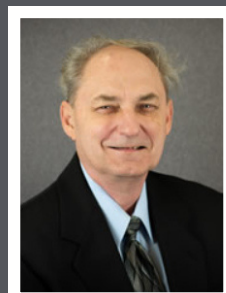
The Board of Directors is elected by TruNorthern members for three-year terms of office, where they must attend monthly board meetings and serve on committees and task forces on issues important to the credit union. The Board's responsibility is to provide general direction and control of the credit union. To carry this responsibility, they must set direction, approve policies, and reposit 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 stop into your hometown credit union Wednesday September 10th, 2024, at 5:15 to cast your vote!

Richard LaVigne has been a board member since 2020 and has helped oversee several projects like the core conversion, charter expansion, name change, and second branch in Brushton!

Wendell Denny has been a board member since 2006, and was on the NFFCU Credit Committee from 1993 - 2005. Wendell has helped oversee several projects such as multiple building expansions, core conversion, a rebrand, and branch expansions, and charter expansions. Wendell currently serves as the Board Treasurer, and has been serving as Treasurer since 2014.



Richard LaVigne
DIRECTOR



Wendell Denny
TREASURER

JOIN US FOR OUR ANNUAL MEETING
9/10/24 AT 5:15 PM

494 EAST MAIN ST. MALONE, NY

HOLIDAY SCHEDULE

July 4, 2024

Independence Day -
Closed

September 4, 2024

Labor Day - Closed

WORKVERSARIES

Lynn G.	26 Years
Julie S.	17 Years
Kiersten L.	1 Year

Updates with the TruNorthern Team!



TruNorthern is pleased to announce the addition of Arielle H. to our Malone Branch's Frontline team! Arielle is a local, family focused individual who joins us with multiple years of experience in customer service! Be sure to stop into our Malone branch and welcome Arielle to the team!



We would like to wish a warm welcome to Tristan T., one of the newest additions to our Malone Branch's Frontline team! Tristan is a Malone native who joins us with experience in cash handling and customer service. Next time you find yourself at the credit union be sure to welcome Tristan to the TruNorthern Team!



Welcome to Shannon P., our newest lending asset! Shannon is a talented artist joins us with years of experience in both lending and Human Resources. Don't forget to wish Shannon a warm welcome next time you stop into your hometown credit union!

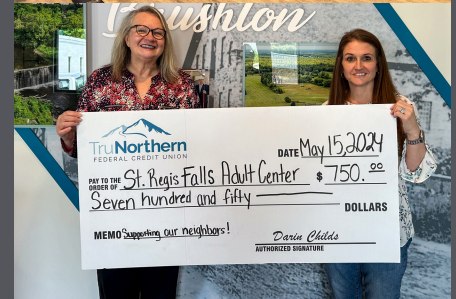
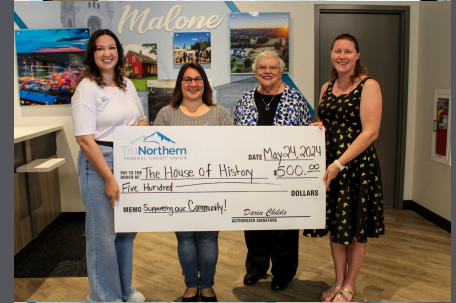
Well-deserved Promotions!

Congratulations to Tori G. for her promotion from Member Service Representative to Senior Member Service Representative! Tori takes great pride in working with our members and is always going above and beyond. Please join us in congratulating Tori on her well-deserved promotion!



Congratulations to Andrew R. on his promotion from Loan Officer to Senior Consumer Loan Officer! Andrew works diligently with our members and is always going above and beyond to provide lending options. Please join us in congratulating Andrew on his well-deserved promotion!

WE LOVE GIVING BACK!



We've donated **\$7,843.21** to our neighbors in the second quarter!

Prospective Volunteers Letter

TruNorthern Federal Credit Union is looking for volunteers who are willing to serve on the Board of Directors.

A volunteer for TNFCU must be an active member and in good standing with the credit union and have a sincere interest in the credit union and the financial welfare of its members. TNFCU volunteers are very much needed and welcomed.

TNFCU follows their bylaws and has certain criteria that must be met to ensure the soundness of the credit union, and that the membership is kept in mind. Board members must be willing to attend training sessions and meetings. The Board has the discretion to terminate a Board Member after three consecutive absences, not due to unusual circumstances.

QUALIFICATIONS

Directors should have an understanding of the kinds of problems faced by the typical member of the credit union and be sincerely interested in helping the members help themselves through effective use of the credit union. They should have an understanding of the structure of the credit union, and what the credit union movement is all about.

All members of the Board of Directors will be bonded with CUNA and will sign a confidentiality agreement concerning the credit union and members' information.

From time to time, training will be offered to enhance the knowledge and comfortability of the position that is held. This will be in compliance with the NCUA.

If you are interested in serving on the Board of Directors, please submit a letter of intent no later than **August 27th, 2024**, to the credit union. Please send your letter of intent to:

Jane Boyea, Nominating Committee Chair
TruNorthern Federal Credit Union
494 East Main Street
Malone, NY 12953

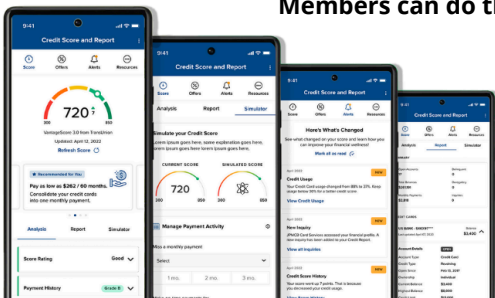
Credit Sense

Credit Score. And More!

Now Live! Credit Score & More

Staying on top of your credit has never been easier. Access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score.

Members can do this ANYTIME and ANYWHERE and for FREE.



Members can log into mobile or online banking to use this FREE service and enroll.

Credit Sense FAQs

What is Credit Sense?

Credit Sense gives members access to their credit score, full credit report, credit monitoring, financial tips, and education. All this without impacting your credit score!

Members can use this **ANYTIME** and **ANYWHERE**.

How do I enroll for Credit Sense?

Members are able to enroll for Credit Sense by logging into their online or mobile banking app and will click "Enroll here" for Credit Sense. Simply follow the prompts and enjoy the benefits of Credit Sense!

Is there a fee?

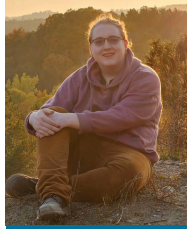
No. Credit Sense is entirely free for TruNorthern members to use!



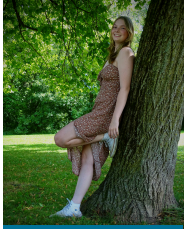
Benefits of Credit Sense

- Daily Access to your Credit Score
- Real-Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And More!

Congratulations to all our **Anne Anderson Memorial** Scholarship winners!



Liam Mosher
Franklin Academy



Ava Hudson
Franklin Academy



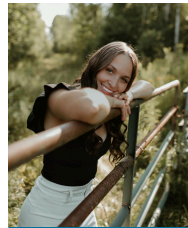
Jordan Perry
Franklin Academy



Dylan Keating
Franklin Academy



Peter Reynolds
Chateaugay School



Grace St. Mary
Franklin Academy

We recently awarded \$6,000 worth of scholarships to graduating seniors! Congratulations to our six scholarship winners who each won \$1,000.00 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!

CONTACT US!

Phone 518-483-8668

Fax 518-483-8808

Audio Response System

1-800-445-0309

www.trunorthernfcu.org

CONNECT WITH US



MALONE

494 East Main St. Malone

Hours:

Monday - Friday

Lobby 8:00 a.m. to 4:30 p.m.

Drive Thru 8 a.m. to 5:00 p.m.

Saturday (Drive-Thru only)

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

BRUSHTON

1274 Washington St. Brushton

Hours:

Monday - Friday

Lobby 8:30 a.m. to 4:00 p.m.

Watch your savings
BLOOM
with our 7-Month deposit special!

4.75% APR*
MEMBERS

5.25% APR*
TRUMEMBER+

TruNorthern
FEDERAL CREDIT UNION

*APR = Annual Percentage Rate. **APY = Annual Percentage Yield. New members¹ are defined as members that have had membership for less than one year, and do not fit the criteria for the TruMembers+ rate. The APR for new members is 4.75%, and the APY is 4.86%. The APR for TruMembers+ is 5.25% APR, and the APY is 5.39%. To be eligible for the TruMember+ rate, one must be a member for at least one year, have a checking account, and an active debit card. There is a \$5,000.00 minimum investment for both specials. There is a \$50,000.00 maximum investment for current funds for both specials, but current money can be matched with new money, thus increasing the maximum investment. New money is defined as money that has not been deposited at TruNorthern Federal Credit Union in the past thirty days. Investors forfeit thirty days of dividends as a penalty for early withdrawal. Rates are subject to changes without prior notice. Investments are federally insured by the NCUA. Contact the credit union for more information by calling (518)483-8668. Special runs from June 17th, 2024, until July 31st, 2024.

