



**TruNorthern's
Community
Impact Report**

2025



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ABOUT

As your hometown credit union, we are proud to serve and support the communities we call home. Our Annual Community Impact Report highlights the meaningful ways we give back, through local partnerships, volunteer efforts, financial education, and community investment. Since 1972, we've remained Tru to Community and Tru to You, working alongside our members and neighbors to build stronger communities today and for generations to come.

2025 *an EPIC year!*

In 2025, everything we did was guided by one word- EPIC. From the way we served our members to how we showed up in our communities, we focused on being Excellent, leading with Passion, embracing Innovation, and working Collaboratively. These values shaped our initiatives, strengthened our partnerships, and pushed us to make an even greater impact together.

In 2025, we're **proud to support...**

Tri Town Minor Hockey
Fieldstone Foundation
North Country Blizzards
United Way of ADK
Moira VFD
Chateaugay Musical Theater Group
ADK Vet Fest
Brushton Moira Youth Sports
ADK ARC
NCCC Foundation
Potsdam Humane Society
Comfort Cubs
Malone Village K9 Program
4-H Camp Overlook
Pan Mass Challenge
Adirondack Diamonds Tournament
Elmore SPCA
Ray Brook Flower Fund
BMC Adult Center
Top of the State Holstein Club
Make a Wish Foundation
Chateaugay Fire Company
Chateaugay Historical Society
Malone Figure Skating Club
Tri Lakes Humane Society
Franklin Academy
Town of Moira Historical Association
Chateaugay Revitalization Committee
Chateaugay Adventurers 4H Club
Franklin County Agricultural Society
Franklin Academy Players
SRF American Legion
Americans Supporting Armed Services
Foothills Art Society
Hospice of the North Country
Alice Hyde Medical Care 5k Pumpkin Run

Constable Fire Department
Brooke Lyon Scholarship
CCS Class of 2026
BMC Class of 2026
North Franklin Theatre Group
Malone Youth Baseball
Malone Rec Park Fun Run
Malone Elks Lodge
William Palmer Tournament
Franklin Co Youth Bureau's Shirley's Family Fun Day
Ealain Project for the Thrive Project
Newspapers in Classrooms with Press Republican
Empire Proleague Borderhounds
Salmon River School
Brushton Moira School
Malone Central School
Chateaugay Central School
St. Regis Falls School
Holiday Helpers
JCEO
Brushton Food Pantry
Chateaugay Food Pantry
Franklin County Office of the Aging
Town of Waverly, St Regis Falls Historical Museum
Gouverneur Breast & Ovarian Cancer Fund
Autism Alliance of Northeastern NY
American Heroes Flagpole Donation & More

52% of our giving supported
children & education initiatives



Employee led giving to the **Autism Alliance of Northeastern NY, Gouverneur Breast & Ovarian Cancer Fund, and Potsdam Humane Society**



With over **\$50,000** donated to the communities we serve!



Awards & Recognition

MAC Award

In 2025, we were honored to receive a MAC (Marketing Association of Credit Unions) Award, earning Bronze in the Community Engagement category for our work with Holiday Helpers in 2024. This recognition celebrates the heart of our community-focused efforts and the partnerships that make them possible. Our Marketing and Community Impact Supervisor, Jessica, proudly attended the MAC Conference and Awards Gala to bring home the trophy on behalf of our team.



TrulImpact Award

This year, we proudly introduced a peer-to-peer nomination process recognizing staff who go above and beyond our EPIC values. Nominations submitted by employees were then reviewed by a selection committee made up of Board members and senior leadership, ensuring a thoughtful and meaningful recognition process.

Our first annual TrulImpact Award was presented to **Traci Maneely**, who also celebrated her 20-year anniversary with TruNorthern this year. Beginning her career as a teller, Traci has become one of the friendly, trusted faces our staff and members have come to rely on, embodying Excellence, Passion, and collaboration in everything she does.



Business of the Quarter

Agri-Mark

Q4 2025

Founded in 1876 by William McCadam in Heuvelton, New York, McCadam Cheese built its reputation on craftsmanship and quality long before relocating its main operations to Chateaugay in 1934. The Chateaugay plant quickly became the heart of McCadam's production and a landmark in the region's proud dairy tradition. Through the decades, its award-winning cheeses have carried the flavor of the North Country far beyond its borders, earning McCadam national recognition while keeping its roots firmly in upstate soil.

More than a manufacturing site, the Chateaugay plant has long served as an anchor for the local economy and farming community. By purchasing milk from surrounding family farms and providing hundreds of stable jobs, McCadam has strengthened both livelihoods and local identity. Generations of residents have seen the plant not just as an employer, but as a symbol of pride and continuity in a region where dairy runs deep.



- hundred jobs. These upgrades ensure McCadam remains competitive in a changing marketplace while maintaining its commitment to local farms and high-quality, handcrafted cheese.
- Today, McCadam Cheese continues to blend tradition with innovation, shaping a sustainable future for both the company and the Chateaugay community it calls home.
- Visitors can experience that legacy firsthand at the McCadam Cheese Store, a cozy destination where heritage meets flavor.

In recent years, major investments by Agri-Mark — the farmer-owned cooperative that produces McCadam and Cabot cheeses — have modernized the facility, improving efficiency and preserving over a

EPIC Voices Podcast

This year, the official podcast of your hometown credit union, launched with a swing. Each episode shines a light on the people who make our communities extraordinary, from teachers and first responders to small business owners, students, volunteers, and everyday leaders making a difference across the North Country.

Why EPIC? Because at TruNorthern, we believe in being Excellent, Passionate, Innovative, and Collaborative, and this podcast celebrates those values in action. Through heartfelt conversations and hometown highlights, EPIC Voices brings real stories and real people together to inspire, inform, and uplift.

Tune in. Get inspired. Stay EPIC.

- 1** From Malone to the PGA: Derek Sprague's Journey in Golf Leadership
- 2** Community Passion: Building a Recreation Legacy with Ellie Gravell
- 3** Behind the Curtain: The Magic of Community Theater with Matt Maneely
- 4** Building Bridges: How the Fieldstone Foundation Supports the North Country with Amanda T.
- 5** From Vision to Reality: The Foothills Art Society Story with Lorraine Cartier & Marianne Goodfellow
- 6** Grassroots Growth: The Brushton Youth Sports Story with Jason Barney
- 7** Guiding the Future: The Unsung Heroes of High School with the Guidance Team from FA

Episodes

Are you a changemaker, community leader, or someone making a positive impact in the North Country? We'd love to share your story. If you, or someone you know, would like to be featured on EPIC Voices, [email us at marketing@trunorthernfcu.org](mailto:marketing@trunorthernfcu.org) to schedule a chat with our team.

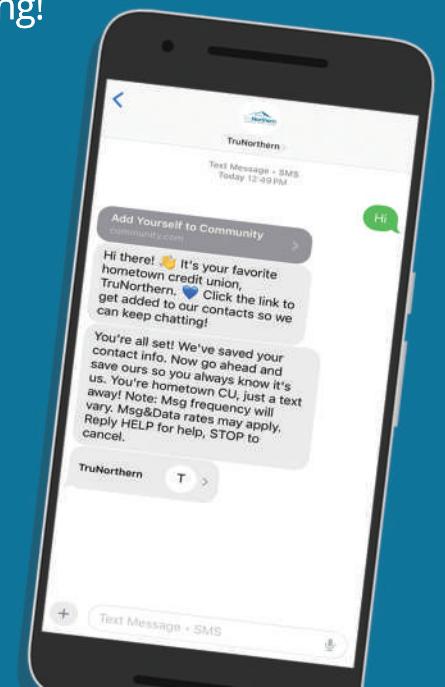


We're pumped
to bring
you chances
to **WIN!**

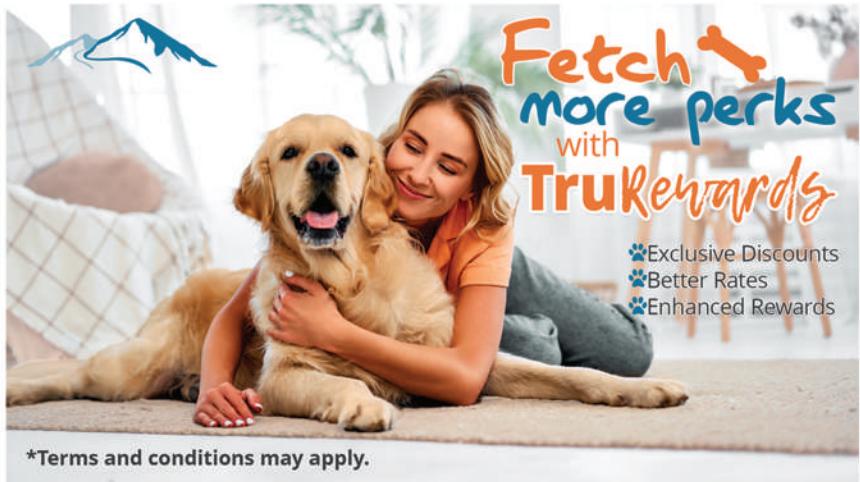
TruCrew Challenges brought exciting opportunities to our community by engaging followers on social media and welcoming new members through our text campaigns. Participants had chances to win big prizes including an unlimited month at CrossFit, a gift certificate to Enchanted Florist, \$50 VISA® gift cards, a festive Gift Card Christmas Tree, and family-fun tickets to Water Safari. And we're starting January 2025 off with a bang!

To join the fun and stay in the loop on upcoming challenges, branch information and more, text **TRUCREW** to **518-201-1112**

*MSG & Data Rates May Apply. MSG Frequency will vary.
Terms & Conditions Apply.



Notables



Throughout the year, TruNorthern expanded its product offerings to better serve members at every life stage. We launched TruRewards, a tiered loyalty program that allows members to earn enhanced dividend rates and access exclusive local discounts, adding tangible value to everyday banking. To support financial education early on, we introduced TruBee the Busy Bee, the mascot for our children's savings accounts, making learning about money fun and engaging. We also rolled out the Hive Account for teens, designed to promote responsible money management and help young members build strong financial habits as they grow.



TruNorthern proudly hosted its annual Community Appreciation Days in both Malone and Brushton, welcoming members and neighbors for a day of celebration and connection. The events featured giveaways and cash prizes, family-friendly activities, and local favorites including the Malone Fire Department, Joe Ferris Caricatures, The Food Dudes food truck, and live entertainment from Wild Country. These events reflect our continued commitment to celebrating the communities we serve and strengthening local partnerships.

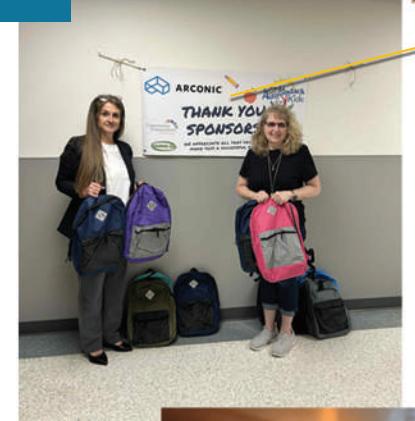


Participated in Carnations for the Community during Valentine's Day weekend, with staff visiting local seniors and BMC School to distribute flowers to all staff.

Supported the American Red Cross through staff blood donations.

Celebrated Pay It Forward Day by giving away 100 \$25 gift cards to spread kindness throughout the community.

Donated a flagpole and attended the flagpole raising ceremony honoring a local veteran, demonstrating our commitment to those who have served.



Provided school supplies to Salmon River, St. Regis Falls, Chateaugay, Malone, and Brushton schools, helping students and educators start the year prepared.

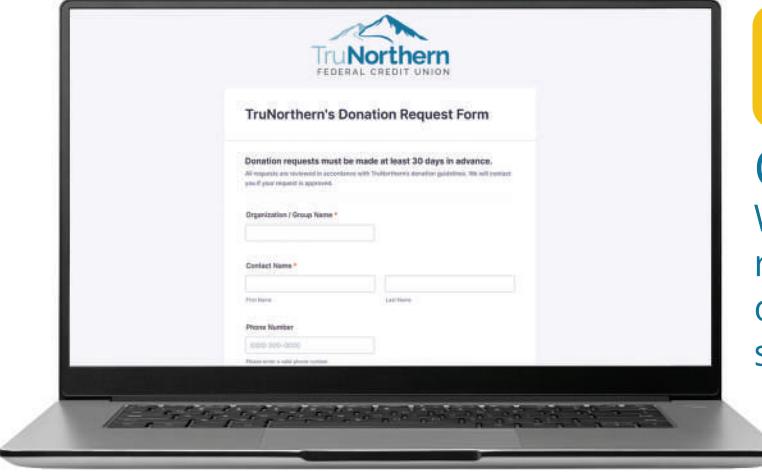
For Giving Tuesday, purchased over \$2,500 in meals from local establishments to support families and small businesses.



During the holiday season, each staff member was matched with a local child and given \$100 to shop for Christmas gifts from their wish lists.

Hello:= Chateaugay

In October 2025, TruNorthern proudly opened a new branch in Chateaugay, marking an important step in expanding access to hometown banking. We were warmly welcomed by the community and quickly became an active participant in local events and initiatives. Throughout the year, our team took part in Chateaugay's Touch-A-Truck, the Fire Department's anniversary celebration, Trunk or Treat, and the holiday parade, strengthening connections with families and local organizations. We also hosted a financial literacy class for high school students, sponsored a How to Train Your Dragon showing at the local theater, and welcomed the community to a Meet & Greet event featuring prize giveaways. The expansion was capped off with a celebratory Grand Opening, reflecting TruNorthern's commitment to being present, engaged, and invested in the communities we serve.



NEW

Online Donation Request Form
We're launching a fully online donation request form, making it easier for local organizations to apply for donations or support.



BIGGER
TruCrew Challenges

3 Communities. 1 Big Thank You.

Community Appreciation Days return in 2026, bigger and better, celebrating our communities in Malone, Brushton, and Chateaugay!



Bigger Giving
Bigger Impact



More
Financial
Literacy
Opportunities

What's Ahead

