

SAVE MONEY



TruNorthern Times

SERVING YOU SINCE 1972

TRUNORTHERN FEDERAL CREDIT UNION NEWSLETTER

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HOLIDAY SCHEDULE

October 11, 2021

Columbus Day - Closed

November 11, 2021

Veteran's Day - Closed

November 25, 2021

Thanksgiving - Closed

December 24, 2021

Christmas Eve - Close at noon

December 25, 2021

Christmas - Closed

December 31, 2021

New Years Eve - Close at noon

January 1, 2022

New Years Day - Closed

HOLIDAY SAVINGS

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Saving up for the holiday season can be overwhelming! Thankfully, your hometown credit union has options to help Members save!



ANNUAL HOLIDAY LOAN SPECIAL

**Borrow up to
\$2,500.00 for
24 months!**

**Rates are as low
as 2.99% APR***

**Reminder that Christmas Club Account balances
will be dispersed on October 1, 2021!**

FEATURED RATES

*APR=Annual Percentage Rate.

NEW AUTO

as low as 2.25% APR*

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)

Fixed rate at 3.99% APR*

WORKVERSARIES

Darin C.	3 Years
Geri V.	15 Years

**THANK YOU TO ALL
WHO ATTENDED
OUR ANNUAL
MEETING ON
SEPTEMBER 7TH!**

HOW ARE CREDIT SCORES CALCULATED?

Credit Scores are a numerical expression based off data given from a credit report. Credit scores are calculated from five different categories:

- Payment History (35%)
- Amounts Owed (30%)
- Credit History Length (15%)
- New Credit (10%)
- Credit Mix (10%)



Payment History

Payment History is the most influential category in regards to credit scores. On-time payments every month help raise credit scores, while late payments and filing for bankruptcy can wreak havoc on scores.

Amounts Owed

Having credit accounts and owing may not deem someone as a high-risk borrower, but if that person has a high credit utilization ratio or are using a high percentage of their available credit, then one may look undesirable to lend to. It is recommended to keep credit utilization under 30% for a better credit score.

Credit History Length

Lenders look for responsible managers of credit accounts. Credit scoring models may look at the age of the oldest, newest, and average age of accounts when factoring credit history.

New Credit

Research shows that when a borrower opens up multiple new accounts that it reflects poorly on a credit report, especially if they do not have a long credit history.

Credit Mix

Lenders will often look at what kinds of credit history a borrower has. If they have been successful at repaying on installment credit and revolving credit, then they will look more appealing.

New Staff



Tayler O. --- MSR

A soon to be Mom and fresh face on the Frontline.

Stacey B. --- Lending Manager
Homegrown North Country native who has been in lending 20+ years.



Mandie P. --- MSR

A dedicated Mom and part-time business owner who you'll see at the drive-thru.



(Promoted)

Hard work has elevated Jessica as she makes her transition from MSR to a Loan Officer. Stop by her new office!

Jessica B.

Loan Officer

John has a background in radio with a degree in Communications from Northern Vermont. He'll fit right in with a "Tru" North Country environment.



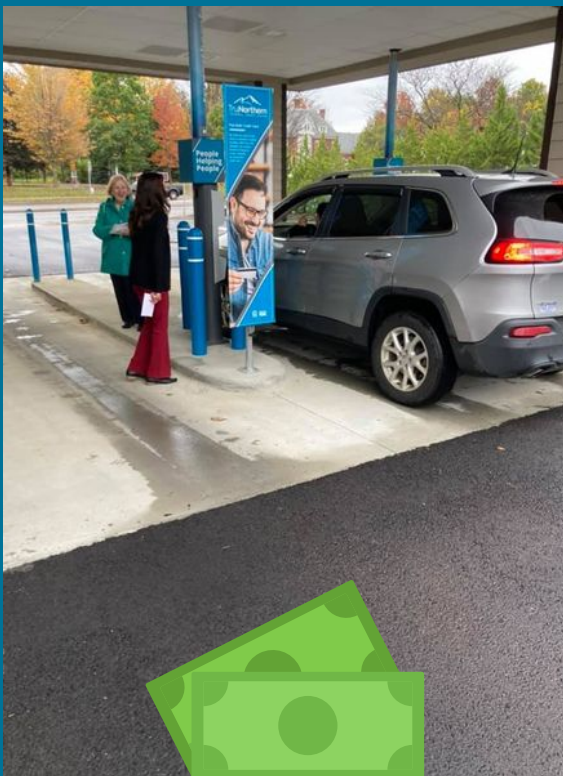
John Kazar

Marketing Specialist

WE LOVE GIVING BACK!



**We recently purchased a dasherboard at
the Malone Civic Center**



**Also handed out \$1,440 in cash for
International Credit Union Day**

*APR=Annual Percentage Rate. Rates and terms may vary. Speak to a Loan Officer for more information by calling us at 518-483-8668! **Special ends**

CONTACT US!

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www.trunorthernfcu.org

Connect with us! Find us
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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