



TruNorthern Times

SERVING YOU SINCE 1972

TRUNORTHERN FCU NEWSLETTER

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HOLIDAY SCHEDULE

October 14, 2024

Columbus Day - Closed

November 11, 2024

Veteran's Day - Closed

November 28, 2024

Thanksgiving - Closed

December 24, 2024

Christmas Eve - Closed at noon

December 25, 2024

Christmas - Closed

December 31, 2024

New Years Eve - Closed at noon

January 1, 2025

New Years Day - Closed

WORKVERSARIES

| | |
|-----------|----------|
| Darin C. | 6 Years |
| Andrew R. | 1 Years |
| Tori G. | 1 Year |
| Alex B. | 1 Year |
| Geri V. | 18 Years |



TruNorthern receives A+ Rating with BBB Accreditation

The Better Business Bureau was founded with the mission to create an ethical marketplace where buyers and sellers trust each other, and with the mission to be the leader in advancing marketplace trust. This is accomplished by setting standards for marketplace trust, encouraging and supporting best practices by engaging with and educating consumers and businesses, celebrating marketplace role models, calling out and addressing substandard marketplace behaviors, and creating a community of trustworthy businesses.

Recently, TruNorthern Federal Credit Union became accredited with the Better Business Bureau, resulting in an A+ rating on their BBB profile. For those wishing to leave a review for the hometown credit union, visit <https://www.bbb.org/us/ny/malone/profile/credit-union/trunorthern-federal-credit-union-0041-236026982>

**REMINDER THAT CHRISTMAS CLUB ACCOUNT FUNDS
WILL BE DISPERSED THE FIRST WEEK OF OCTOBER!**

LOCAL SCHOOL DONATIONS!



In third quarter your hometown credit union made their annual school supply and sanitary product donations to the five local school districts! This year your hometown credit union was able to supply the schools with both school supplies, as well as sanitary products that can be used by the student body. TruNorthern is a proud supporter of local education, as it was a collaborative effort of local school teachers who began the credit union in 1972.



WE LOVE GIVING BACK!



We've donated **\$13,155.25** to our neighbors in the third quarter!

DID YOU KNOW?

Your hometown credit union was founded by teachers from St. Regis Falls, Salmon River, Brushton-Moira, Malone, and Chateauguay schools!



TIPS AND TRICKS FOR RECOGNIZING AND AVOIDING SCAMS!

Tips for staying away from scams!

- **DO NOT** respond to messages requesting your personal information. Don't call phone numbers or open links received through messages, especially if you do not recognize the sender.
- **DO NOT** send money or account information in response to a notice that you have received a prize or lottery.
- **NEVER** react quickly or impulsively to offers or requests received, scammers will often use pressure tactics to push victims into sharing personal information.
- The Federal Trade Commission (FTC) recommends that you stop and talk to someone before taking action. Speaking with a friend or neighbor could help you realize it is a scam.

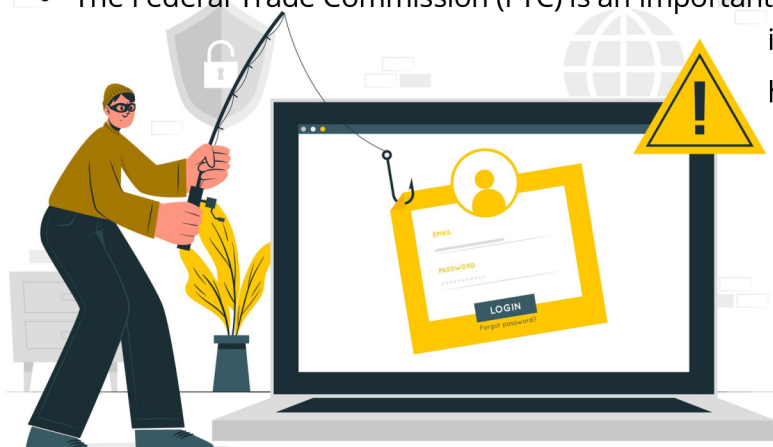


Be sure to always guard your cards!

- **DO NOT** write the pin on your card or share it with others. It is best practice to keep your pin private and keep the number memorized.
- Make a habit of checking your accounts for any strange or unauthorized charges.
- **DO NOT** allow websites to “remember” or store your card information!
- Online shopping with a credit card rather than a debit card can help prevent scammers from getting direct access to the money in your checking account.
- **ALWAYS** remain cautious when giving out any information over the phone – be sure you know who it is that you are speaking with.
- Insist on having privacy when entering your pin information and remain cautious of shoulder surfers.
- **ALWAYS** take card sales receipts or ATM transaction slips. **DO NOT** leave them near the ATM or terminal. If you have no need for a receipt, it may be in your best interest to choose not to have one printed.

Reporting scams!

- The Federal Trade Commission (FTC) is an important resource when dealing with scams as they provide information on the latest scams as well as advice on how to avoid scams and recover from them.



- The FTC provides a platform for consumers to report scammers and fraudsters here:
<https://reportfraud.ftc.gov/>
- For more information on current scams and how to avoid them follow this link:
<https://consumer.ftc.gov/scams>

Introducing Love My Credit Union Rewards!



Love My
Credit Union®
rewards

There are more reasons than ever to love being a member of TruNorthern Federal Credit Union!

Your credit union membership is about the trust and care of community, built around where you live, work, and play. That's why credit union membership saves you money through exclusive members-only offers through our trusted partners. Through Love my Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like these:

- **Trust and Will:** Members get exclusive savings of 20% off any estate plan with Will & Trust
- **TurboTax:** Get a bigger discount this tax season with savings of up to 20% off on TurboTax federal products
- **H&R Block:** Members can save up to \$25 on in-office tax prep at H&R Block.



trust&will
Easy. Affordable. Secure.
Members Save 20%
on any online estate plan

SCAN QR CODE TO GET STARTED
OR VISIT
lovemycreditunion.org



Love My Credit Union®
rewards

Benefits of Will & Trust

- **Affordable Services:** Members save 20% off any estate plan and get the first shipment of documents for free.
- **Expert Support:** Their team of experts is available to help if you have any questions along the way.
- **Easy and Convenient:** Simple, step-by-step instructions to complete your will or trust online in as little as thirty minutes.

- **Built by Attorneys, Customized by You:** State-specific, legally valid documents that are customizable to meet your family's needs.



Member Perk. File Today and Save Big!

SCAN CODE TO GET DISCOUNT OR VISIT
taxservices.lovmeycreditunion.org



File by 4/15



Tax Solutions for Every Member!

Prepping for your 2025 Tax Return has never been easier with Love My Credit Union Rewards! Whether you plan on filing with TurboTax or H&R Block, members can receive discounts on their returns through their hometown credit union. Simply scan the QR Code to visit the launch site to get started!

Additional Member Perks for TruNorthern Members:

- New H&R Block Clients get up to \$25 off in-office professional tax prep.
- Returning clients can get up to \$10 off their in-office professional tax preparations.

Be sure to keep an eye out for our Quarter 1 Newsletter for further details on how to score these great deals!



Sierra H.
Member Service
Representative

Welcome to the TruNorthern Team!

Welcome to Sierra H, the newest addition to our frontline! Sierra worked as an auto-body technician for five years before making the switch to finance. Be sure to stop in and welcome Sierra to the team!



Charlene B.
Loan Officer

Welcome back to Charlene B! Charlene has returned to serve the TruNorthern membership in a Loan Officer position. Be sure to stop in and welcome Charlene back to the team!

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.

DEBT PROTECTION.

YOUR SAFEGUARD AGAINST THE UNEXPECTED



Call and speak with a member of our staff at (518) 483-8668 or visit our website at www.trunorthernfcu.org for more information!

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's Debt Protection*, which cancels or reduces your loan balance or payments up to contract maximums in case of:

- **Involuntary unemployment** - a covered job loss occurs
- **Disability** - a covered disability occurs due to illness or injury
- **Death** - protected borrower passes away.

**Terms and conditions apply.*

WATCH OUR FACEBOOK FOR UPDATES ON OUR HOLIDAY HELPERS DROP BOX!



Re-Election notice: Wendell Denny and Richard LaVigne were reelected to their positions on the Board of Directors, and Roger Miller was reelected to the Supervisory Committee.

