

TruNorthern Times

SERVING YOU SINCE 1972

EDITION: Q1 2025

BUSINESS OF THE QUARTER	PAGE 1
WE LOVE GIVING	PAGE 2
FINANCIAL RESOLUTIONS	PAGE 3
NEW TEAM MEMBERS	PAGE 4

Did you know?

January is Financial Wellness Month and March is National Credit Education Month

HOLIDAY SCHEDULE

January 1st, 2025

New Year's Day- Closed

January 20th, 2025

Martin Luther King Jr. Day- Closed

February 17th, 2025

President's Day- Closed

WORKVERSARIES

Traci M.- 20 Years

Alyssa P.- 1 Year



TruNorthern
FEDERAL CREDIT UNION



Pictured Above: VP of Operations Amy G. Business Owner Paul H., Malone Branch Manager Julie S.

This quarter, we are thrilled to highlight **Howard's Livestock**, a family-owned business with deep roots in our community, owned and operated by Paul Howard. Paul's journey from construction worker to successful farmer is a testament to hard work, perseverance, and a steadfast commitment to his customers.

Paul began his venture into livestock and farming in 2000, starting small by working nights and weekends while still maintaining his construction job. At the time, he had just 168 acres of land, but with a passion for the business and an unwavering dedication, Paul transitioned to farming full-time. Fast forward to today, and Howard's Livestock has grown to 500 acres, marking a significant expansion and a major success.

In business, Paul lives by a simple but powerful principle: "Stay small, and keep it all." He believes that by focusing on maintaining strong relationships with his customers and keeping operations manageable, he can avoid debt and ensure long-term sustainability.

Continued on Page 4

People **helping** people ————— We  giving back
We donated \$9,982.89 to our neighbors and members in the fourth quarter of 2024!



We presented Brushton-Moira Varsity Boys Basketball team with a donation of \$200! Go Panthers!



DAY OF GIVING

As part of our commitment to give back, we gave away over \$1800 to unsuspecting members who walked through our doors.



Over the holiday season we collected toys in our lobbies for Holiday Helpers and we were proud to donate \$500. But we didn't stop there! A few of our team members rolled up their sleeves to



volunteer and pack bags for families in need. As we were packing, we decided to take it a step further and become elves for the day. We headed to Walmart and personally shopped for over 12 families, spending more than \$1800 to make sure they had everything they needed for a joyful holiday season.

SCHOOL DONATION

We gave a \$2,500 donation to the schools in Chateaugay to help provide essential winter gear for students in need. This donation went towards ensuring children have the winter gloves, coats, hats, mittens, and boots they need to stay warm and safe this season.





Hit the Bullseye: Stay on Target with Your Financial Resolutions

- Set Clear, Specific, Achievable Goals
- Create a Realistic Budget
- Automate Payments with **TruPay**
- Celebrate Small Wins!
- Share your Goals to Stay Accountable
- Use **Credit Sense** to Monitor Your Credit Report
- Open a **Vacation Club** account for Goal-oriented Savings
- Be Flexible and Adjust
- If things get tight, use services like **Skip-A-Payment**
- Strengthen your Financial Literacy



Key Obstacles to Financial Resolutions

As we are in the first quarter of the New Year, many people will be setting financial resolutions with hopes of improving their financial health – whether it's saving more, paying down debt, or investing wisely. However, despite the best of intentions, new research reveals that a variety of factors often prevent these resolutions from sticking.

According to the research, more than half of Americans (56%) who made a financial resolution in 2024 abandoned it because of price increases caused by inflation. While those surveyed expressed optimism about keeping their financial resolutions in 2025, more than half (55%) said inflation was their main challenge to financial accountability in 2024, and nearly the same (56%) expressed concern that inflation could derail their financial goals in 2025.

"With rising inflation weighing heavily on household budgets, staying committed to your financial resolutions can feel like an uphill battle," says Darin Childs, CEO of TruNorthern. "In times when expenses are outpacing income, it's crucial to set achievable financial goals and remain disciplined. At TruNorthern, we're dedicated to helping our members navigate these challenges and build a secure financial future, even in uncertain times."

Across generations surveyed (from Gen Zers to Baby Boomers), Americans said they are confident (81%) in their ability to keep their financial resolutions next year and they say they will prioritize building up emergency savings and paying down debt in 2025.

No matter how you are balancing your budget, your local credit union can help you turn your financial resolutions into realities!

Welcome to the TruNorthern Team!



MEET JENNIFER P.

With 14 years of experience in healthcare, Jennifer has worked in financial counseling and medical billing, with a focus on supporting and guiding people through their challenges. She also has experience as a Bank teller. She enjoys spending time with her family and giving back to her community, particularly in her hometown of Malone.

MEET JESSICA M.

Jessica is excited to join the TruNorthern team as our new Marketing Generalist, bringing with her years of experience in credit union marketing. A busy mom of two, she has a passion for reading and a deep love for serving others. If you see her out and about in the communities we serve, don't hesitate to stop and say hi!



Business of the Quarter continued...

His philosophy is clear — hard work and dedication come first, and this mentality has helped Howard's Livestock thrive. His passion and pride in what he does are palpable.

A valued partner in his journey has been **TruNorthern**, with whom Paul has had a personal relationship since the early 90s. "[TruNorthern] has always been 100% with me," Paul shared. "What I love most about TruNorthern is the personable, accommodating staff."

As Howard's Livestock continues to grow, Paul's goals remain the same: maintain the farm, avoid debt, and put in the hard work. His dedication to his customers and his craft is truly inspiring, and we're proud to celebrate Howard's Livestock as TruNorthern's Business of the Quarter.

If you'd like to learn more about Howard's Livestock or have any questions for Paul, feel free to give them a call at 518-538-5381.

Be sure to follow us on facebook!

You'll get real-time updates on events, community initiatives, and exclusive offers. Plus, you'll have the chance to engage with us directly and join in on exciting conversations!



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.

