Edition #3

Q3 2025

Quarterly

TNFCU NEWSLETTER

Centered On Serving You

Visit our website for current loan and deposit rates, trunorthcu.org

1419 N 2nd Street
Ishpeming

2322 US-41
Marquette

TruNorth TruRewards Checking

3.56% APY*

paid on balances up to $10,000.00

0.10% APY paid on balances of $10,000.01 or more
0.00% APY if qualifications are not met

Enroll in online or mobile banking today!

$10

In nationwide ATM fee refunds per month

How to earn your TruRewards

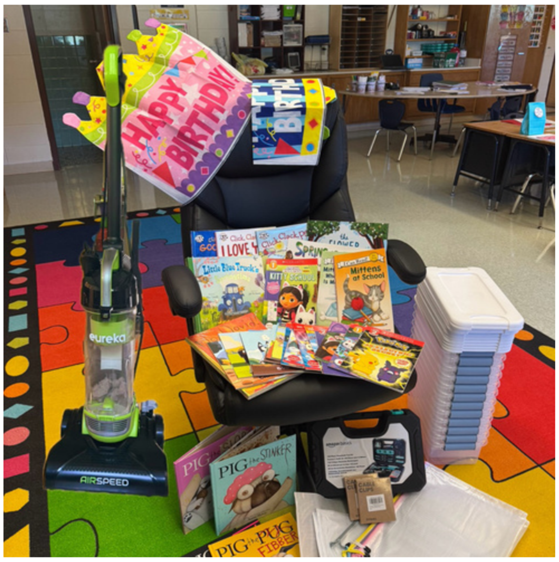
- Log into online or mobile banking at least once per month
- Send or receive at least one ACH transaction per month
- Enroll and receive TruNorth eStatements
- Have at least 20 non-PIN debit card transactions post per month

*APY= ANNUAL PERCENTAGE YIELD - SOME RESTRICTIONS + TERMS APPLY
MEMBERS MUST HAVE A CHECKING ACCOUNT TO ENROLL IN TRUREWARDS

TRUNORTH UPDATES

COMMUNITY GRANT PROGRAM

We’re proud to share that we’ve awarded $20,000 in support to several incredible local nonprofits working hard to strengthen our community. St. Vincent dePaul Gwinn and K.I. Sawyer Food Pantry, Project Jade, Project Keep Kids Warm, Teaching Family Homes, Central UP CISM, Women's Center and Marquette County Conservation District. Each of these organizations is making a meaningful difference in the lives of others, from food security and crisis response to youth support and environmental stewardship. We’re honored to stand alongside them in their work. Thank you to everyone who makes this kind of giving possible. Together, we’re building a stronger, more connected community.



BACK TO SCHOOL TEACHER GIVEAWAY

These dedicated educators go above and beyond for their students, and we’re proud to help support their classrooms with the supplies they need. Congratulations to Luke Gray, Danyelle Bleau, Jamie Senske, Amber Racine, and Andrew Poirier. Thank you for all that you do to inspire, educate, and make a difference in young lives. We’re honored to support your efforts!

HOLIDAY HOURS

October 13th - Columbus/Indigenous Peoples’ Day - CLOSED

November 11th - Veterans Day - CLOSED

November 27th - Thanksgiving - CLOSED

December 24th - Christmas Eve - Closing at Noon

December 25th - Christmas - CLOSED

December 31st - New Year’s Eve - Closing at 5:00pm

January 1^{st,} 2026 - New Year’s Day - CLOSED

Hours listed are for all branch locations.

Online banking, ATMs, and ITMs are available 24/7.

TNFCU COMMUNITY INVOLVEMENT

RUN FOR RECOVERY

TruNorth Federal Credit Union was honored to be the title sponsor of this year’s Run for Recovery, supporting the vital work of Great Lakes Recovery Centers (GLRC).
As part of our commitment to strengthening the communities we serve, our sponsorship will help fund GLRC’s critical programs in addiction treatment, mental health services, and recovery support across the region.
We’re proud to stand behind an organization that offers hope, healing, and second chances to individuals and families. Events like the Run for Recovery not only raise awareness, but also bring us together to show what’s possible when a community cares. Together, we can help build a stronger, more compassionate future.

HABITAT FOR HUMANITY

On Monday, October 13th, our team will be closing the office to take part in a Community Volunteer Day with Habitat for Humanity, helping build homes for local families in need. This closure coincides with Columbus Day and Indigenous Peoples' Day, and we're proud to use the time to serve our community. We’re also excited to announce that we’ve received a grant from the Michigan Credit Union League, which will allow us to create care packages filled with essential items for individuals and families facing hardship. Thank you for your continued support—and for being part of a community that cares!

ICU DAY

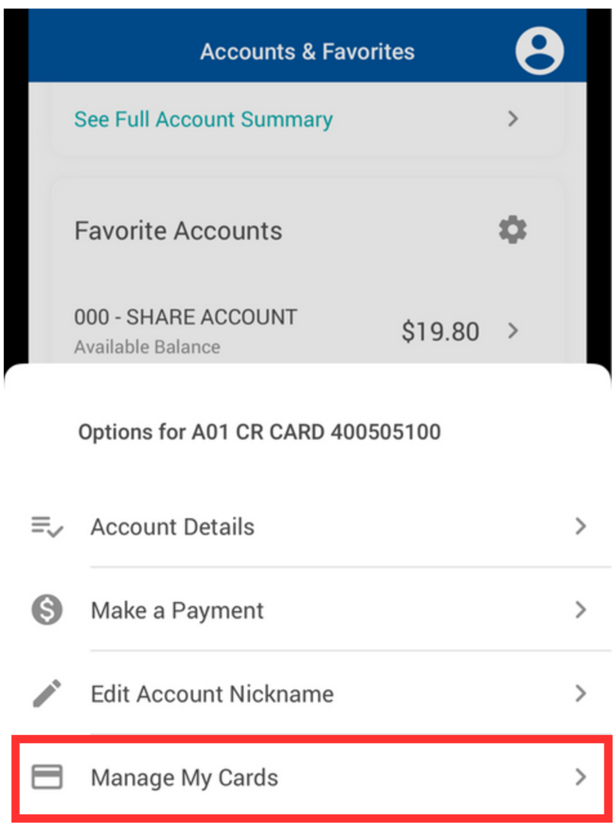
Celebrate International Credit Union Day with us on October 16th!
Stop by for free cookies, cash giveaways, and a celebration of what makes credit unions great—people helping people.

BILL PAY

For members with a checking account, Bill Pay is available through online and mobile banking. Bill Pay is a centralized payment center with an easy setup process that allows members to schedule payments, set payment reminders, and much more!

Enroll in Bill Pay by November 30th, 2025 and be entered to win an Xbox Series X Console*!

*Some restrictions or fees may apply. Please speak to a member service representative for more details. Only new enrollments qualify.



MANAGE MY CARDS

As of August, our VISA credit card login site has been deactivated. All members can find credit card information under Manage My Cards in online and mobile banking. Manage My Cards gives members full control of both debit and credit cards. Members can turn cards on/off, view spending insights, set travel plans, reset PINs, and more!

PERSONAL INFORMATION

Did you buy a new house this summer? Or are you heading somewhere warm for the winter months? Be sure to keep your personal information like addresses and phone numbers up to date to avoid fees. Members can now update personal information right within online and mobile banking!

UNLOCK FINANCIAL CONFIDENCE

CHOOSING THE RIGHT SAVINGS ACCOUNT

Depending on what you are saving for, choosing the right account can make all the difference. By determining your savings goals and choosing the right account you can achieve financial success.

First, you will need to determine what you are saving for. Do you have a short term savings goal like saving for a vacation? Or is your goal more long term like an emergency fund or a down payment on a new house? Your savings goal will help you determine which savings account is right for you.

Traditional Savings Accounts
-Widely available at many bank or credit union locations
-Are usually easily connected to a checking account at the same institution
-Best for emergency funds or short term savings goals

Money Market Accounts
-Usually offer higher interest rates than a traditional savings account
-May offer checking account capabilities
-Best for short to medium term savings goals

CDs or Certificates of Deposits
-Typically offer higher fixed interest rates for specific terms
-You usually cannot access your money without penalty
-Best for long term savings goals when you don’t need access to the cash

You will want to look out for fees, withdrawal limits, and deposit insurance when choosing a savings account. Also, access to funds may be something you need to consider. If you are saving for a short term goal accessibility to your money may be more important than when saving for a long term goal.

Credit unions offer many different accounts along with benefits that make saving easy. By choosing to save at a credit union, you are opting for lower fees, personalized service, and community support.

Here at TruNorth, we offer traditional savings accounts, money market accounts, and CDs. We also offer a savings account tailored to youth members. All accounts are insured by the National Credit Union Administration (NCUA), keeping your money safe and secure. If you are ready to achieve your savings goals, contact us today and let us help you choose the right account!