

Edition #4

Q4 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

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

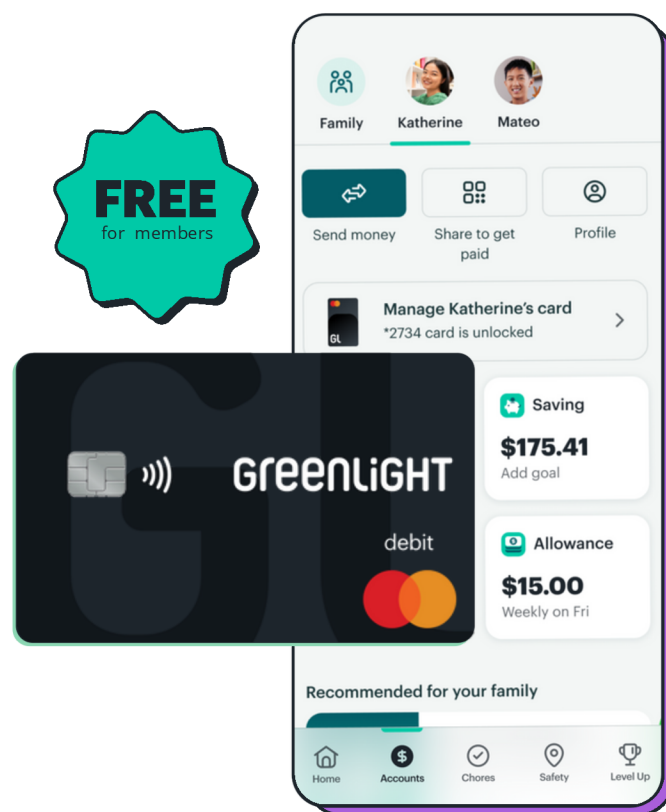
*APY= Annual percentage yield -
some restrictions + terms apply

TRUNORTH UPDATES



Greenlight is a debit card designed to help kids and teens learn real-world money skills, earning, saving, and spending responsibly while parents stay in control. It offers a simple, hands on way for families to build financial confidence early. TruNorth members can open a Greenlight account at no cost, a \$69 value, making it an easy win for parents.

Parents can instantly send money, set spending limits, and control where their child can spend, with real-time notifications for every purchase. As kids grow, Greenlight also supports allowances, chores, savings, and investing, turning everyday spending into a secure, educational experience.



ISHPEMING CHRISTMAS PARADE



The day after Thanksgiving, our team was thrilled to take part in the Ishpeming Christmas Parade with our very own parade float. Surrounded by festive lights, holiday music, and smiling faces, the parade marked the official start of the Christmas season in our community, and we were honored to be part of it. Thank you to everyone who came out to enjoy the parade and helped make the day after Thanksgiving such a memorable kickoff to the holidays!

HOLIDAY HOURS

Closed January 1st — New Year's Day
 Closed January 19th — Martin Luther King Jr. Day
 Closed February 16th — Presidents' Day

Hours listed are for all branch locations.
 Online banking, ATMs, and ITMs are available 24/7.



TNFCU COMMUNITY INVOLVEMENT

HABITAT FOR HUMANITY

Our TruNorth team recently spent a full day volunteering at a Habitat for Humanity build site, contributing hands-on support to a home that will soon provide safety and stability for a local family. The experience not only allowed us to lend our time and energy to an important cause but also gave our team the opportunity to connect with one another outside the workplace and build meaningful relationships.

Participating in this project reflects our ongoing commitment to strengthening the communities we serve. We are proud to support Habitat for Humanity's mission of creating affordable, quality housing, and we are grateful for the chance to play a small part in helping a local family move one step closer to a place they can call home. We look forward to future opportunities to give back and continue making a positive impact together.

CTEXTRAVAGANZA

We were proud to participate in the CTExtravaganza, hosted by MARESA at Northern Michigan University, an event dedicated to bringing community resources, education, and connection together under one roof. The event created an engaging and welcoming space for attendees to learn, connect, and explore opportunities available to them.

The CTExtravaganza highlighted the power of collaboration, and we were grateful to be part of such a meaningful gathering. Events like this play an important role in strengthening our community, and we extend our thanks to MARESA and NMU for hosting a well-organized and impactful event. We look forward to continuing to support initiatives that inform, empower, and bring people together.

77th Annual Meeting

Saturday, February 21st, 2026 from 5:00 PM to 10:00 PM

Wawonowin Country Club, Champion

Dinner Tickets: \$10.00 - available at all locations

Dinner, Cash Bar, Live Music, Cash Giveaway!





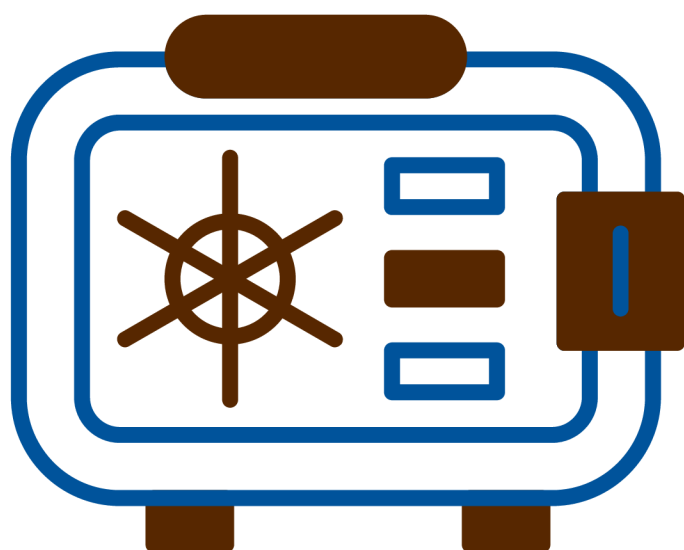
TAX DOCUMENTS

Available under eStatements in online banking

If you are looking for your tax documents, they can be easily accessed through Online Banking. Simply log in and navigate to the eStatements section, where your tax forms will be available no later than January 31.



If you have questions or need assistance accessing Online Banking, our staff is happy to help. Thank you for banking with us!



SAFE DEPOSIT BOX FEES



Please remember that all safety deposit box rental fees will be automatically withdrawn from your account at the beginning of February. Fees vary based on box size and range from \$15 to \$40. A complete list of safety deposit box fees can be found on our website at:

<https://www.trunorthcu.org/fees/>

If you have questions about your box size or the amount due, our staff is always happy to help. Thank you for trusting us to help protect your important documents and valuables.



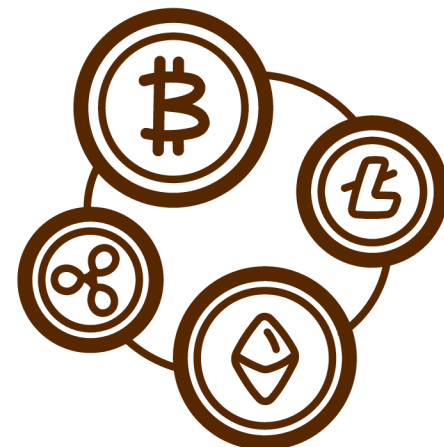
ENROLL IN **ESTATEMENTS**
FOR A CHANCE TO WIN A
NINTENDO SWITCH 2

BE AWARE OF SCAMS



CRYPTO

Cryptocurrency-related scams are increasing, and we encourage members to stay alert. Common red flags include promises of “guaranteed” returns, pressure to invest quickly, unsolicited messages from supposed advisors, and requests for payment in cryptocurrency. Never share your online banking information, grant remote access to your device, or send money to unfamiliar investment platforms or “crypto recovery” services. Once funds are transferred, they are often impossible to recover.



If you receive a suspicious request or believe you may have been targeted, contact 906-485-1210 immediately. We're here to help protect your accounts and keep you safe.

IMPERSONATION SCAMS



Impersonation scams are on the rise, with fraudsters posing as credit union staff, government agencies, delivery services, or tech support to gain access to your personal or financial information. They may contact you by phone, text, or email and use urgent language to pressure you into acting quickly. Remember: TruNorth FCU will never ask for your online banking password, verification codes, or remote access to your devices. Do not click suspicious links, provide personal information, or send money to anyone you cannot verify.

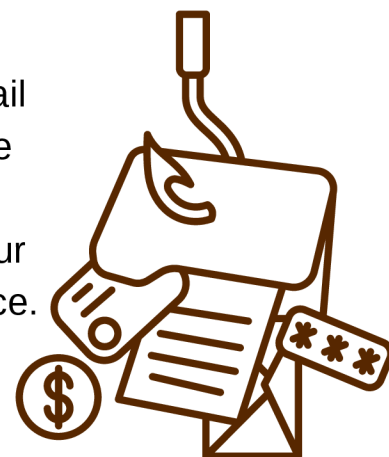
If you receive a questionable message or call, hang up and contact 906-485-1210 directly. Staying cautious is the best way to protect your accounts.



“TRUNORTH FRAUD DEPARTMENT”

Scammers are increasingly impersonating TruNorth FCU by phone, text, or email in an effort to steal personal or financial information. They may spoof our phone number, use our logo, or claim there is an urgent issue with your account to pressure you into acting quickly. Please remember that we will never ask for your online banking password, verification codes, PIN, or remote access to your device.

If you receive a message or call that doesn't seem right, do not respond, click links, or provide any information.



Always contact 906-485-1210 directly using our official number to confirm whether a request is legitimate. Your caution is key to keeping your accounts safe.