

Edition #7

Q3 2026

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



First Time Home Buyer?

3.0% Down

15 or 30 Year Fixed Rate

3% down payment option available for qualified first-time home buyers. Program eligibility, income limits, credit approval, and underwriting requirements apply. Not all borrowers will qualify. call 1-866-482-1414 for more information. This is not an offer for extension of credit nor a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Certain restrictions may apply. All approvals subject to underwriting guidelines. Not all applicants will qualify. Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act *If an escrow account is required or requested, the actual monthly payment will also include amounts for real estate taxes and homeowner's insurance and the actual payment obligation will be greater.

Equal Housing Lender | NMLS #691076

TRUNORTH UPDATES



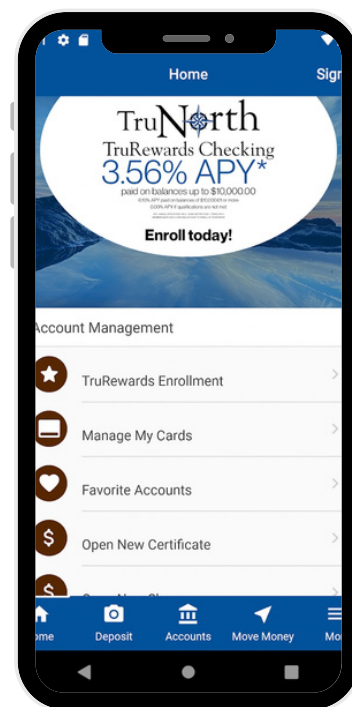
UPDATE YOUR MOBILE APP

Keep your TruNorth FCU app up to date!

To ensure you have the best possible digital banking experience, we encourage all members to keep the TruNorth FCU mobile app updated to the latest version. Regular updates provide important security enhancements, bug fixes, and new features designed to improve performance and protect your account information.

Enabling automatic updates on your device is the easiest way to stay current and enjoy uninterrupted access to mobile banking services. If you're experiencing issues with the app, checking for and installing the latest update is often the quickest solution.

Thank you for helping us keep your digital banking experience secure, reliable, and running smoothly.



VOLUNTEERS NEEDED



Looking for a way to make a difference at TruNorth?

We're seeking passionate members who want to help shape the future of their credit union by serving on our Board of Directors or volunteer committees. Your voice, ideas, and experience can help strengthen the financial well-being of our members and communities. Apply online today at the top of our website and learn more about available volunteer opportunities!



HOLIDAY HOURS

October 12th, Closed — Columbus/Indigenous Peoples' Day

November 11th, Closed — Veterans Day

November 26th, Closed — Thanksgiving

December 24th, Closed — Christmas Eve (All branch locations will close at noon)

December 25th, Closed — Christmas

December 31st, Closed — New Year's Eve (All branch locations will close at 5 pm)

January 1st, 2027, Closed — New Year's Day

Hours listed are for all branch locations.

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



TNFCU COMMUNITY INVOLVEMENT

GLRC RUN FOR RECOVERY

We were honored to serve as the Title Sponsor of this year's Great Lakes Run for Recovery.

The event was a powerful reminder of what can happen when a community comes together to support hope, healing, and recovery. It was inspiring to see participants, volunteers, organizers, and supporters united behind such an important cause.

While we're proud to have played a small role in supporting the event, we're even more grateful for the opportunity to stand alongside those whose strength and resilience remind us why this work matters. Thank you to everyone who participated, volunteered, donated, and cheered others on throughout the day. Together, we're helping build a stronger, more supportive community.

We are proud to support recovery and humbled by the people who live it every day.

CELEBRATING OUR 2026 COMMUNITY GRANT RECIPIENTS

At TruNorth, we believe strong communities are built by people and organizations who step up to help their neighbors. That's why we were honored to award \$20,000 in community grants this year to five local organizations making a meaningful difference in our region:

**Community Dinners | St. Vincent de Paul Gwinn Food Pantry | Cancer Care of Marquette County
Marquette County Habitat for Humanity | Greater Ishpeming Commission on Aging**

Each of these organizations provides vital support to individuals and families throughout our communities. From food assistance and housing opportunities to cancer support services and programs for older adults, their work helps improve lives every day.

While we are proud to support their missions, we know the real impact comes from the dedicated staff, volunteers, and supporters who make this work possible. We are grateful for the opportunity to play a small part in helping these organizations continue serving our communities.

Congratulations to this year's grant recipients, and thank you for all you do to make the Upper Peninsula a stronger, more caring place to call home.



International Credit Union Week!

Follow our employees ICU Sprit Week!

Monday, October 12: Closed for Columbus Day and Indigenous Peoples' Day.

Tuesday, October 13: Yooper Day! UP key chains available for members.

Wednesday, October 14: Snow Day! Mini ice scrapers available for members.

Thursday, October 15: ICU Day! Doozer's cookies available for members.

Friday, October 16: Sports Day! Koozies available for members.

Enter for a chance to win Lions VS. Packers tickets all week!

No purchase necessary to enter or win. To enter, individuals must complete an official entry ticket with their name and deposit it in the designated entry box at a TruNorth Federal Credit Union location during the entry period. One entry per person. Entrants must be 18 years of age or older and a TruNorth Federal Credit Union member in good standing at the time of entry and drawing. One (1) winner will be selected at random to receive two (2) Green Bay Packers vs. Detroit Lions game tickets seated together for the January 10 game weekend. Tickets have no cash value and may not be transferred, exchanged, or redeemed for cash or other prizes. By entering, participants agree to allow TruNorth Federal Credit Union to use their name and likeness for promotional purposes related to the giveaway without additional compensation, unless prohibited by law. TruNorth Federal Credit Union reserves the right to modify, suspend, or cancel this promotion at any time and for any reason. Sponsored by TruNorth Federal Credit Union. This promotion is not sponsored, endorsed, administered by, or associated with the Green Bay Packers, Detroit Lions, NFL, Facebook, or any other social media platform.

**ENROLL IN BILLPAY
FOR A CHANCE TO WIN AN
APPLE IPAD**



One (1) Prize Winner will be selected on or about December 4, 2026 by a random drawing from all qualified entries received by a participating credit union between October 1, 2026 – November 30, 2026. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and Conditions may apply. No purchase necessary.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

It's Me 247
Mobile Web Banking

BE AWARE OF SCAMS

IMPERSONATION CALLS & TEXTS



At TruNorth, your financial security is our top priority. We want to make you aware of a growing number of online loan scams targeting consumers with promises of fast, easy approval.

Scammers may contact you by phone, text, or email pretending to be TruNorth FCU, a government agency, or another trusted organization.

They often create a sense of urgency by claiming there is suspicious activity on your account and then ask for personal information, online banking credentials, or security codes.

Remember: TruNorth FCU will never contact you and ask for your online banking password, debit card PIN, or secure verification codes. If you receive a suspicious message, hang up and contact us directly using the number on our website or the back of your debit card.



FAKE PAYMENT APP & MARKETPLACE SCAMS

Online marketplace scams continue to target consumers who are buying or selling items through social media and classified websites. Fraudsters may send fake payment confirmations, overpay for an item and request a refund, or pressure you to send money through payment apps before verifying the transaction.

Before sending money or releasing an item, always confirm that funds have been received and cleared. Be cautious of buyers or sellers who pressure you to act quickly or communicate outside of the platform. Taking a few extra moments to verify a transaction can help prevent financial loss.

When in doubt, contact TruNorth FCU before completing a suspicious transaction.

