



TRI-LAKES FEDERAL CREDIT UNION NEWS

YOUR QUARTERLY GUIDE TO CREDIT UNION NEWS, INFORMATION AND EVENTS

JANUARY 2011

HOLIDAY BILLS GOT YOU DOWN??



TRI-LAKES FCU'S SKIP-A-PAY IS BACK!

Tri-Lakes Federal Credit Union is bringing back our annual Skip-A-Pay. For a \$20 fee you can skip your February 2011 loan payment*. Applications are now being accepted through January 28th, 2011.

For further information or to request an application contact the Lending Department, or visit our website www.trilakesfcu.com.

*Eligible on loans granted prior to September 1, 2010. Lines of credit, overdraft, mortgages, home equity, share & CD secured loans are excluded. Loan currently must be in good standing and currently can not be paid ahead. Applicant must not have been granted an extension within the previous twelve months. Interest will continue to accrue at the prevailing interest rate during the time (February 2011) that the member's payment is skipped. Applications are available on-line and in each office. No faxed applications can be accepted.

Main Office:

197 Broadway
Saranac Lake
(518) 891-1666
Fax: 891-1797

Lobby

8:30am-5pm M-F
Drive Thru
8:15am-5pm M-F

24 Hour ATM
Night Drop

Branch Office:

453 Wesvalley Rd
Lake Placid
(518) 523-2775
Fax 523-5328

Lobby

8:30am-5pm M-F
24 Hour ATM
Night Drop

Visit us @
www.trilakesfcu.com

Email us @
info@trilakesfcu.com

Lost or Stolen Debit Card:

1-800-472-3272

Visa Customer Service:

1-800-299-9842

Lost or Stolen Credit Card:

1-866-604-0381

Community News

November of 2010 found the staff at the Credit Union preparing for the annual toy and food drive. For the 8th year in a row, Tri-Lakes FCU sponsored the Salvation Army Angel Tree. On December 1st, the small Christmas tree was set up and filled with Angel cards. We started out with about 128 cards and by December 17th, we had less than 40 cards remaining.

While the food drive started slowly, by month's end we had accumulated hundreds of food items that were donated to the Tri-Lakes Food Shelf.

As an added twist, the staff decided to donate the money from our "Coffee Fund". The \$120 was used to buy dog and cat food and treats for the animals at the Tri-Lakes Humane Society.



Our Thanks

To all our members who took an Angel Card and returned a gift, brought in food donations or contributed to the Humane Society, a huge thanks!

A special Thank You to Paul Varga from WSLP who helped get the word out through public service announcements.

Thank you to Church Street Enterprises for giving us a discount when we made our purchases.

On a personal note, I would like to thank my staff here at the Credit Union. Each of you helped make this Christmas a little happier for the members of our community, great job!

Barb Kourofsky, CEO

Staff News

The Board of Directors has promoted Heather DeForest to Chief Operating Officer effective January 1, 2011. Heather has been with the Credit Union since October 2003; since then she has held various positions from member service representative, administrative assistant, bookkeeper and most recently, Senior Accounting Supervisor and Compliance Officer. She is a tremendous asset to the Credit Union with her vast knowledge, experience and willingness to jump into any situation to lend a hand. Congratulations, Heather!

Comings and Goings

In October, Hannah Keyes left the Credit Union to venture west to Oregon. Her smiling face is missed by staff and members.

We would like to welcome Allison Zerrahn as our newest member service rep.. If you haven't met Allison yet, please stop in and say Hello!



BOARD OF DIRECTORS

President

Peter Sayles

Vice President

Elizabeth Nicaastro

Secretary

Barbara Plumadore

Treasurer

Shirley Seney

Directors

Matthew Glaude

Supervisory Committee

Edward McCarthy

Matthew Glaude

Paul Herrman

James Maswick

CEO

Barbara Kourofsky

Vice President of

Lending

Melissa O'Brien

COO

Heather DeForest

Loan Officer

Lisa Meyer

Bookkeeping

Holly Barker

Front Line Staff

Carrie Martin—Head Teller

Allison Zerrahn

Michele Kulina—Lake Placid

REMINDER: Don't forget to let your credit union know your new address. Complete the form below and drop it off to one of our two locations or mail to 197 Broadway, Saranac Lake, NY 12983.

ADDRESS CHANGE FORM

Name: _____

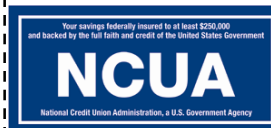
Account # _____ Phone #: _____

New Address: _____

Signature _____

Date _____ DEBIT _____ CREDIT _____

**Your savings
Federally
Insured to
\$250,000**



National
Credit Union
Administration -
A U.S.
Government Agency