



Tri-Lakes Federal Credit Union

Annual Meeting of The Membership



The 37th Annual Meeting of the members of Tri-Lakes Federal Credit Union will be held on Wednesday June 17th, 2015 at 6:30 pm at the Main Office in Saranac Lake. For the convenience of the membership, the Board has selected a nominating committee. This committee consists of three Credit Union members. The committee has nominated one member for each of the two available board positions. All of the nominees have accepted their nominations. Below is a brief biography for each.

James Maswick

James Maswick is currently an attorney with Flink Smith Law LLC, which has offices in Lake Placid and Albany. James' varied practice includes plaintiff's personal injury representation, insurance defense, criminal defense, real estate transactions, other civil litigation and matrimonial and family law matters. He has been on the TLFCU Board since September 2011 and prior to that, served on the TLFCU Supervisory Committee. James is also on the Board of the Lake Placid Center for the Arts, where he currently serves as treasurer.

Lynne Fisher Kemp

Lynne Fisher Kemp is the Chair of Business Programs at North Country Community College. A Saranac Lake native, she possesses a wide range of experience including accounting, software development, government contracting, and decades of involvement with North Country micro businesses. She lives in Saranac Lake with her husband, Terrance, and has two grown daughters.

If any member wishes to run for a vacancy, nominating positions and instructions are available at the Saranac Lake office. The petition must be signed by 1% of the membership, all 18 years or older. Petitions and accompanying paperwork must be returned to the Saranac Lake office no later than 5:00 pm April 15th, 2015. If no petitions are filed, the chairperson of the Annual Meeting will declare each nominee elected by the general consent of acclamation. A complete list of the candidates and their biographies will be posted in a conspicuous place in each office.

Volume 1, Issue 1

April 2015

Special points of interest:

- [Annual Meeting](#)
- [Privacy Notice](#)
- [New Website](#)
- [Loan Special](#)



Welcome to our NEW and IMPROVED Website!

After many years on our wish list we are proud to announce we have a brand new website. We are very proud of this new website and hope that you all will find it user friendly. Check it out today! The address remains the same

www.trilakesfcu.com. Feel free to let us know what you think. We are hopeful everyone will love it as much as we do!

Our Auto Loans Are In Full Bloom!

If you purchased a New or Used Auto over the winter and financed with the dealer, now is the time to bring that loan here! We can take up to 2.00% apr* off your current loan rate and keep your term the same. Rates as low as 3.75% apr* make this a special you won't want to miss. If you are looking to purchase a New or Used Auto we offer competitive rates as well. Check with us first, and get prequalified before you shop!



Annual Percentage Rate. Loans are subject to credit approval and loan rates are subject to change. No in-house refinancing. Other rates & terms may apply. Rate match options may be available. Other restrictions may apply. Floor on Refinance Special is 3.75% APR. Offer can be withdrawn at any time.



Privacy Notice

Why ~ Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What ~ The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Account transactions and credit history
- Credit scores and wire transfer instructions

When you are no longer a customer, we continue to share your information as described in this notice.

How ~ All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Tri-lakes Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Tri-Lakes FCU share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account (s), respond to court orders and legal investigations, or to report to credit bureaus	YES	NO
For our marketing purposes- To offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For nonaffiliates to market you	NO	We don't share
Questions?	Call 518-891-1666 or go to www.trilakesfcu.com	
What we do		
How does Tri-Lakes FCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings	
How does Tri-Lakes FCU collect my personal information?	We collect your personal information, for example, when you Open an account or apply for a loan Make a wire transfer or provide employment information Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only Sharing for affiliates' everyday business purposes – information about your creditworthiness Affiliates from using your information to market to you Sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Tri-Lakes Federal Credit Union has no affiliates</i>	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mail house, consumer reporting agencies, data processors and check/share draft printers.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our Joint marketing partners include CUNA Mutual Group's MEMBERCONNECT	

Main Office 197 Broadway Saranac Lake, NY 12983 518-891-1666	Branch Office 453 Wesvalley Rd Lake Placid, NY 12946 518-523-2775
www.trilakesfcu.com	