



Associate Director Program

Information and Application Package



Ph: (518) 585-6725 Fax: (518) 585-7086
1178 NYS Route 9N Ticonderoga, NY 12883

www.tfcunow.com

WHO WE ARE

TrailNorth Federal Credit Union was originally founded in 1954 by employees of International Paper Company's Ticonderoga Mill. A federal charter for the Ticonderoga IPCO Federal Credit Union was granted in January of that year.

Since then, recognizing the need for growth and intending to serve additional members, previous Boards led TFCU through six charter expansions since January 1954.

By January 1978, our field of membership was expanded to include various towns around Ticonderoga, widening the ability for new members beyond IPCO. With the growing diversity of membership, the Board recognized the need to analyze the identity of the credit union, which culminated in a change in the credit union's name to Ticonderoga Federal Credit Union just 11 days into the New Year.

Five additional charter expansions have brought us to where we are today, the most recent and most expansive of which was approved in January 2018 and includes individuals who live, work, worship or attend school in the counties of Essex, Washington, Warren, Franklin and Clinton Counties in New York as well as Addison County in Vermont. This larger field of membership will lay the foundation for long-term growth allowing us to provide cutting-edge products and services to many more members for many years to come.

In conjunction with the most recent charter change, we embarked on a month's long study of our name and brand. We asked ourselves whether the name Ticonderoga Federal Credit Union would continue to serve us in the new counties in NY and VT. We weighed our affection for a name we were proud to carry for many years against our responsibility to prepare the credit union for the future. In the end, the Board of Directors unanimously agreed we needed a name that lets people in the new communities we serve know they can be part of our credit union. A name that reflects our local roots in an area we are proud to live in as well as our commitment to being a force for good. So, on January 1, 2020, we changed our name to TrailNorth Federal Credit Union.

Our structure was and remains a not-for-profit financial cooperative, giving power to individual member-owners rather than to corporate owners. When TFCU enjoys earnings, those earnings are returned to member through competitive rates and low or no fee products and services.

Our mission is to enhance the lives of our members by offering a full range of convenient and economic services while maintaining financial security. We strive to meet this mission by adhering to our core values, financial strength, community, service and integrity. TFCU's vision is that our members will recognize us as their trusted financial partner and that we will meet our primary goal of ensuring the continued strength, relevance and viability of the credit union now and long into the future.

OUR CORE VALUES: FINANCIAL STRENGTH. COMMUNITY. SERVICE. INTEGRITY



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TFCU is a full-service credit union serving more than 9,700 members with 3 branches located in Ticonderoga, Port Henry and Elizabethtown New York. We leverage technology to provide products and services, enhance operating efficiencies, offer low loan rates, competitive deposit rates and low fees relative to our competition while providing outstanding service. TFCU has been providing world class products and services to the North Country for over 66 years, currently serves over 9,800 members and has over \$138 million in assets.

TFCU's Board of Directors is the cornerstone of TFCU's governance activities. The Board views the establishment and ongoing maintenance of a viable governance structure to be essential for TFCU's stability and growth.

It is the responsibility of TFCU's Board of Directors to continually strive to safely and securely provide the best value to our members throughout their lives. The current TFCU Board works diligently to uphold this role. TFCU's Board of Directors desires to supplement the knowledge and experience of the present Board by appointing Associate Directors. An Associate Director is viewed as a means by which continuity of TFCU's governance activities may be maintained since an Associate Director may be asked to fill a Board vacancy when it occurs.

We are pleased to learn about your interest in serving on TrailNorth Federal Credit Union's (TFCU) Board of Directors. If appointed as a TFCU Associate Director, you will be part of a group of individuals who collectively govern one of the area's best appreciated and progressive financial institutions.

We thank you for your interest in serving and making a difference as a TFCU Associate Director and look forward to reviewing your application. Please submit your completed materials to Shawn Hayes, President / CEO, TrailNorth Federal Credit Union, 1178 NYS Route 9N, Ticonderoga, NY 12883, shayes@tfcunow.com or return them to his attention at one of our branch locations.

Sincerely,

Patrick R. Ida, CPA

Patrick R. Ida, CPA
TFCU Board Chair

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Request for Consideration to Serve as a TFCU Associate Director: Instructions

We would like to thank you for your interest in serving as a TFCU Associate Director. TFCU's Board governs with an emphasis on outward vision, strategic leadership, clear distinction between Board and President's roles and proactivity. Members of the Board and Associate Directors are expected to exercise sound judgement with utmost honesty and integrity while adhering to all TFCU policies, procedures, statutory and regulatory requirements. Please be advised that if you are appointed as an Associate Director, unless excused by the Chairman, you are expected to commit to a minimum of 9 meetings per year in addition to other committee meetings to which you may be appointed. Failure to attend regular meetings of the Board for 3 consecutive months or otherwise failing to fulfill any of the duties of an Associate Director may lead to removal from the position. Furthermore, you will be expected to expand your knowledge and understanding by attendance at credit union related seminars, conferences or other educational opportunities – at the credit union's expense.

Please read this packet thoroughly, complete the necessary information and return it to Shawn Hayes, President / CEO at 1178 NYS Route 9, Ticonderoga NY 12883 or shayes@tfcunow.com. If you have any questions during the process, please contact Shawn at his e-mail address or by phone at 518-585-6725, ext. 2226.

Before serving as an Associate Director, all applicants must meet the following minimum criteria:

- Must be a member or joint owner* in good standing
- Must be at least 18 years of age
- Credit report must demonstrate ability to manage personal finances
- Must have no criminal violation conviction

All applicants must return the following completed documentation:

- Associate Director Application including a personal statement describing why you are interested in volunteering to serve as an Associate Director including a summary of the qualifications / experience you will bring to the role.

Note that before being selected to serve, candidates will need to authorize a consumer report and background check inquiries.

* Any Associate Director candidate who is a joint owner must become a TFCU member upon acceptance of the Associate Director position.

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TrailNorth Federal Credit Union

POSITION DESCRIPTION

Position Title: Associate Director

Reports To: Board of Director's

Accountable To: Membership

Responsibility Summary:

The Associate Director supplements the knowledge and experience of the present Board. Although the Associate Director's position is non-voting, the Associate Director is viewed as a means by which continuity of TFCU's governance activities may be maintained since the Associate Director may be asked to fill a Board vacancy when it occurs.

The Board of Directors is responsible for the general direction and control of the Credit Union in setting policy, strategic planning, ensuring the Credit Union maintains a safe and sound financial condition and communicating with the membership. The Board may delegate operational functions to management, but not the responsibility for the Credit Union's direction.

The decision to serve as an Associate Director is a commitment which includes understanding the financial statements, risks and controls of the credit union so as to properly exercise authority over the credit union's direction. Directors perform all of the duties customarily performed by boards of directors as delineated below. In general, directors are volunteers and are not paid or compensated. Directors must exercise characteristics of loyalty and care to the Credit Union and do so without conflict of interest.

Term of Office:

Two years unless filling the unexpired term for a vacated Director seat.

Duties and Responsibilities:

1. Represent the interest of the membership and TFCU.
2. Assist in the establishment of the Strategic Vision for TFCU.
3. Assist in the establishment, overseeing, and monitoring Targeted Results, Strategic Measures, and Parameters of Authority.
4. Inquire as to opportunities and significant risks facing the credit union and management's ability to identify, analyze, and respond to them.
5. Inquire regarding the adequacy and effectiveness of TFCU's systems of controls and review recommendations for improvements.
6. Assist with the establishment of fiscal guidelines through the review of the annual budget.

7. Actively maintain the skills and experience needed to strengthen the Board by attendance at credit union related seminars, conferences, and other educational opportunities.
8. Thoroughly review Board of Director packets prior to each Board meeting.
9. Attend and actively participate in a minimum of 9 Board meetings and the periodic Strategic Planning session.
10. Respect and adhere to duties, activities, and obligations outlined in this position description, the General Duties and Authority of Director's policy, TFCU's Governance Program, TFCU's bylaws, TFCU's Board of Director Policy Manual, the Federal Credit Union Act and other applicable laws or regulations.
11. Monitor and discuss the Board's Governance process and performance quarterly.
12. Serve on committees appointed by the Chair and/or Board in a non-voting capacity.
13. Participate in annual Board self-evaluation of its conduct and adherence to its governance process and authorities.
14. Positively represent TFCU in both local and credit union communities.
15. Keep abreast of events and issues in the financial industry and the credit union environment.
16. Disclose possible conflicts of interest.
17. Maintain the highest ethical standards.

Preferred Knowledge, skills and Abilities:

1. Ability to think strategically.
2. Understanding of the credit union philosophy and the financial needs of our members
3. Ability to effectively participate in the decision-making process.
4. Ability to understand basic financial statements.
5. Ability to exercise good business judgement and act in what he/she reasonably believes to be in the best interests of TFCU and its membership.

Qualification Requirements:

1. Must be at least 18 years of age.
2. Must be a member of the Credit Union in good standing.
3. Must be bondable and free of conviction as stated in the Federal Credit Union Act 12 U.S.C. §1785(d) and/or other applicable laws.
4. Must display a personal interest in participating in the credit union movement.
5. A commitment to attend a minimum of 9 regular and special meetings of the Board of Directors and an active participation in the appointed committee process.
6. Ability and desire to attend planning programs and appropriate educational conferences and seminars related to the responsibilities of an Associate Director. Refer to the TFCU policy on General Authority and Duties of Directors.
7. Demonstrated desire to learn about the Credit Union, its services, governing laws and regulations, state and federal politics affecting the credit union and the duties and responsibilities of an Associate Director.
8. Ability to maintain appropriate confidentiality of all credit union business.
9. Ability to exercise independence from management in the best interest of TFCU. Must be free from any financial interest, family or other material personal relationship that would, in the opinion of the Board or Supervisory Committee members, interfere with good faith performance of his/her fiduciary duties.



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Request for Consideration to Serve as a TFCU Associate Director: Application
(Note: A resume that provides substantially the same information may be submitted in lieu of an application.)

You may also complete the application online at www.tfcunow.com/request-for-consideration

Name: _____

Date: _____

Address: _____

Daytime Telephone: (____) _____ Alternate Telephone: (____) _____

For you and your immediate family, please identify any personal, business or family relationship with another Board member or member of the TFCU Staff.

EDUCATION HISTORY

COLLEGE: _____

Course of Study: _____

Did you graduate? Yes No Year Graduated: _____

Diploma or Degree: _____

HIGH SCHOOL

Course of Study: _____

Did you graduate? Yes No Year Graduated: _____

Diploma or Degree: _____

OTHER

Course of Study: _____

Did you graduate? Yes No Year Graduated: _____

Diploma or Degree: _____

MEMBERSHIP IN OTHER ORGANIZATIONS (Please be sure to include any relevant credit union experience)

Name of Organization	Position Held	From – To (Mo/Yr)	Address



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Please provide a personal statement describing why you are interested in volunteering to serve as an Associate Director including a summary of the qualifications / experience you will bring to the role.

Lined area for writing the personal statement.

Signature: _____

Date: _____