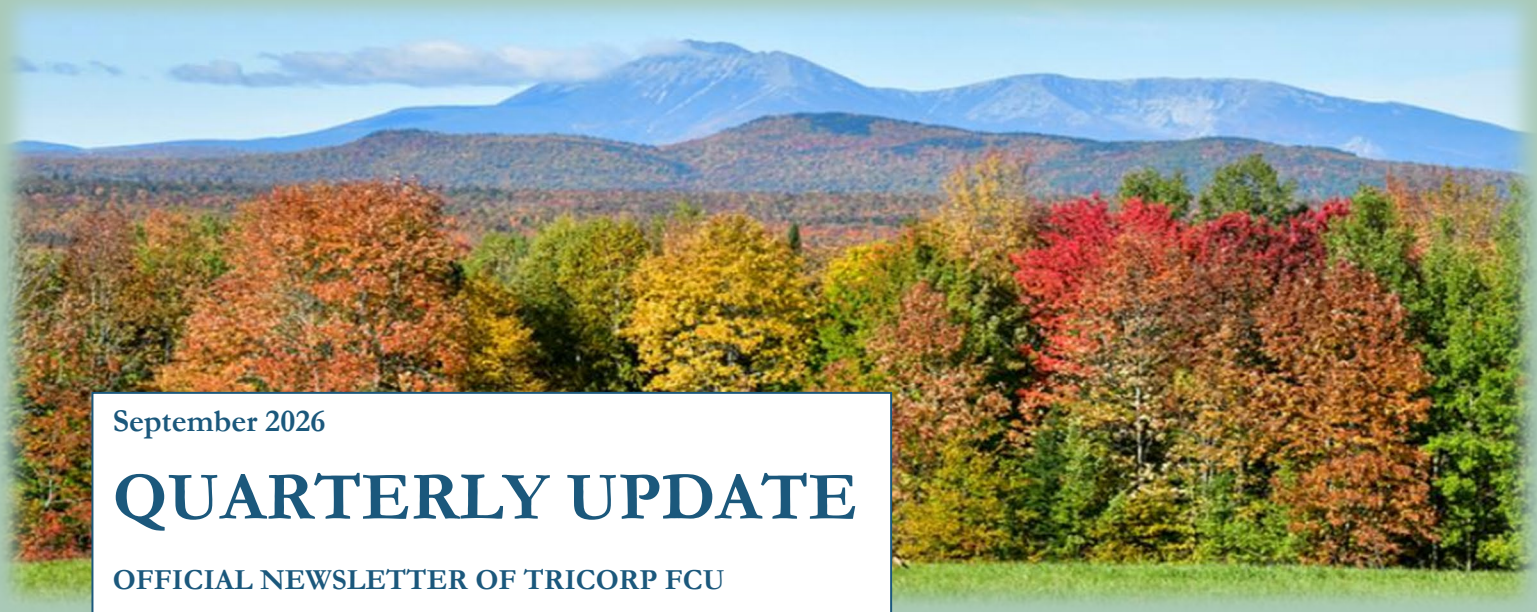


September 2026

QUARTERLY UPDATE

OFFICIAL NEWSLETTER OF TRICORP FCU

Last Call for Foreign Check Services

We've been emphasizing this over the past year – the Federal Reserve Financial Services (FRFS) will discontinue processing Canadian foreign check items at the end of the year.

If you're just now seeing this then don't worry, Tricorp offers secure, convenient international payment solutions through its online platform, PremierView. But don't wait any longer. If you have any questions about transitioning this service from the Fed, please contact our Operations team for assistance.

Important ISO Update

We have another update from the Fed, this time related to the ISO20022 release. The FRFS announced that, after careful consideration, it has decided to reschedule the Fedwire Funds Service release from November 2026 to November 2027.

Additional details regarding the rescheduled release are expected to be shared by the FRFS this Fall. The changes previously communicated, including the transition to a hybrid postal address format and enhancements to investigation messages and FedPayments Manager – Funds, will not take effect as originally planned on the November 2026 date.

If your credit union has already started preparing for the November 2026 changes, no immediate action is needed at this time. Please pause or extend those preparations until additional guidance and timing is provided. We will continue to monitor updates from the Federal Reserve and provide additional information as it becomes available.

In the meantime, please share this update with your operations, technical, and wire staff, as well as anyone else involved in your credit union's ISO 20022 processes.

Tricorp Federal Credit Union

IMPORTANT DATES

Holiday Schedule:

October 12	**Columbus Day**
November 11	**Veterans Day**
November 26	**Thanksgiving Day**
December 25	**Christmas Day**

Mark Your Calendar:

October 29-30 **Tricorp Fall Forum**
Harraseeket Inn
Freeport, Maine

Weird Finance Facts

* Before the creation of the U.S. Federal Reserve in 1908, individual banks could create their own money.
* Starbucks has operations in more countries than both Goldman Sachs and JP Morgan Chase.
* If you invested $100 in Microsoft in 1986, instead of buying a version of Windows 1.0, it would be worth $46,400 today.
* JP Morgan's uncle, James Pierpoint, wrote "Jingle Bells" in 1857.

New Website/Logo Coming Soon!

Tricorp is excited to announce that it will be launching a new website in the fourth quarter! The website will include new features, such as:

- Online event registration
- Monthly economic commentaries
- Compliance/fraud updates
- A due diligence request form

Please note that these changes will have no impact to Premier View. That platform will continue to function the same.

We are also happy to share that we are updating our logo. The tentative launch date for the website and logo is currently scheduled for November 2. We hope to stay on track so we can share a sneak peek to those attending our Fall Forum in October!

Appointment of New Supervisory Committee Member

Tricorp is excited to welcome a new addition to its Supervisory Committee this month. **Kristen Poremby**, President/CEO of Connected Credit Union in Augusta, ME, has been appointed to the Committee. Kristen joined Connected in March 2025 and has worked in the financial industry since 2010, with a background in operations, lending, compliance, financial management, strategic planning, and organizational leadership. We would like to thank Kristen for volunteering to serve on this Committee for Tricorp!

Compliance Reminder

FedNow Scam reporting requirement effective October 1, 2026

Under the current FedNow Service Operating Procedures, a FedNow participant must report certain "Reportable Transfers" – generally, FedNow payment orders that were authorized when sent but that the participant later determines in good faith may have resulted from fraudulent activity.

If you have any questions about this requirement, please reach out to Tricorp's Compliance department.

Norm Nolette Golf Tournament Update

We want to thank the Norm Nolette Chapter of Credit Unions for hosting another successful golf tournament. The 2026 Norm Nolette Golf Tournament was again held in August at the Poland Spring Resort in Poland, Maine. In 31 years, this tournament has **raised over $1,155,000 dollars** to benefit the Campaign for Ending Hunger in Maine!

Please save the date for the 2027 tournament, which will take place on **Thursday, August 19th**. Thank you to all those that sponsored and played, and thanks to the Norm Nolette Chapter for keeping this great tradition alive!

TRIVIA!

What woman helped establish hundreds of credit unions and programs for the poor?

The first three credit union employees to respond correctly by emailing **newsletter@tricorp.org** will each receive a $25 Visa gift card. The answerwill appear in next quarter's newsletter.

Answer of June Trivia: "Martha Washington"

Congratulations to: Diana Garcia (Maine Solutions FCU), Barbara Stacey (Bangor FCU), and Janet Howe (One CU)