



The North Word

December 2008

In This Issue:

- Holiday Cheers...
- A Gift from TNFCU
- Free Credit Report Info
- Teach Kids About Money
- Shared Branching



THREE CHEERS... FOR THE HOLIDAYS!

APPLY ONLINE!

www.truenorthfcu.org

A small gift for our members!

In January 2009 look for your first annual card calendar; a smaller version of our 2009 wall calendar.

The small version is 9"H x 4"W and has all of our important numbers and branch hours. It is small enough to hang next to your computer, on the refrigerator or use it as a

book mark! It's good looking and an indispensable point of reference for the year!

This year our calendars feature a grizzly bear and salmon image by Juneau photographer John Hyde of Wild Things Photography... we hope you enjoy our little gift to you!



Stagger Your Three Free Credit Reports Throughout the Year

As soon as you become eligible for a free credit report from Equifax 1-800-685-1111, Experian 1-888-

397-3742, and TransUnion 1-800-916-8800, spread requests for those freebies out over the year. Instead of ordering all three at once, order one, say, from Equifax in January, one from Experian in May, and one from TransUnion in September.

This will help you monitor your reports for signs of identity theft or fraud year round.



Keep It Interactive: Teaching Kids About Money



Children are aware of money at an early age, long before they go to school, according to Philip Heckman, Credit Union National Association's Director of Youth Programs, Madison, Wis. Interactive discussions, rather than lectures, are most helpful.

Heckman says parents should allow kids to ask questions, express opinions, and have input to decisions.

With young children it's better to wait until they initiate discussions; even older ones may be more receptive if they ask the question.

Sometimes, however, important matters require a sit-down discussion. Says Heckman: "Be reassuring and assess, based on the age of the child, how much they'll understand and how much detail to offer."

"If the change will affect the child, such as a cutback in the family budget, that's something that needs to be explained," says Heckman. "The child will understand and relate to that." Indeed, parents often are surprised at how supportive their children are when cutbacks are required. If you discuss how you'll reduce spending, children may volunteer to cut their own spending.

Talk openly with your children about things you'd like to buy but can't afford. If you save for an item, let kids see you doing so. If you buy something you haven't budgeted for, discuss what you'll give up buying in exchange.

"Show that it's not just kids that have to go without; parents have limits too," advises Heckman.

Holiday Closures:

True North will close at 2p.m. on Wednesday, **December 24th for Christmas Eve** and will be closed on Thursday, the **25th for Christmas Day**.

We will also close at 2p.m. on Wednesday, **December 31st for New Year's Eve** and will be closed all day on Thursday, **January 1st for New Year's Day**.

Check your accounts 24/7 through our Express PC online account access at www.truenorthfcu.org!



Traveling during the holidays? Access your accounts with Shared Branching!



Shared Branching gives you access to your True North account at participating credit unions locally and nationwide! Look for the "swirl" logo that indicates a participating credit union.

Once you're at a Shared Service Center location, simply present the teller with your True North member number and a photo ID. You'll then have the ability to make withdrawals, deposits, transfers, loan payments, and more! To find a CU Service Center location near you, or to learn more, visit www.cuswirl.com or contact your local branch! You can also call **888 CU-SWIRL (287-9475)** for Service Center locations.

True North Federal Credit Union · Creating A True Member Moment Every Day

Board of Directors

Jim Andersen
CHAIR

Creighton Laurent
VICE CHAIR

Kim Gamero
TREASURER

Brad Pierce
SECRETARY

Gretchen Keiser

David Teal

Alan Schorr

Lauren MacVay
PRESIDENT/CEO

Teresa Moore
FAIRBANKS BRANCH
MANAGER

TinaMarie Kile
ANCHORAGE BRANCH
MANAGER

Gail O'Dell
JUNEAU BRANCH
MANAGER

Ryan Dean
MENDENHALL BRANCH
MANAGER

Adina Larson
YAKUTAT BRANCH
MANAGER

Express Teller:

Nationwide: 1-800-4-TELLER
Anchorage: 907-771-4744
Fairbanks: 907-328-4744
Juneau: 907-523-4744

24/7 Loans: 1-866-564-2259

24 Hr Bill Pay Support:
1-866-628-1691

Credit Card Customer Service:
800-654-7728

www.truenorthfcu.org

Branches

Juneau:

Downtown Branch
907-523-4777
Fax 907-586-1173

Mendenhall Branch
907-523-4700
Fax 907-523-4716

Administrative Office
907-523-4778
Fax 907-586-8078

Statewide:

Anchorage Branch
907-771-4777
Fax 907-561-1538

Fairbanks Branch
907-328-4777
Fax 907-456-6109

Yakutat Branch
907-784-3304
Fax 907-784-3415

Statistics as of October 31st, 2008

Assets ...\$104,326,935
Loans \$62,586,375
Shares..... \$95,878,514



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

