

The North Word

November 2008

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Apply online @ www.truenorthfcu.org

Shopping at Home for the Holidays!

oes the thought of making your way through crowded malls and shopping at 20 different stores only to wait in long check-out lines have you feeling like the Grinch? Shopping online during the holiday season can save time and minimize stress, but know a few simple rules before you dive into the world of online purchasing:

- 1. Only buy from familiar companies. Confirm the seller's contact information in case you have questions or problems in the future. Know exactly what you're buying. Carefully read the product description. Remember, if it seems too good to be true, it probably is.
- 2. Protect your privacy. Read and understand the company's online privacy policy and keep any personal information, passwords, or PINs (personal identification numbers) private. Look for these signals indicating that you have entered a secure Web page:

- A screen notice that says you're visiting a secure site
- A closed lock or unbroken key in the bottom corner of your screen
- The first letters of the Internet address you are viewing change from "http" to "https"
- 3. Pay safely. After you review all terms of the sale, such as cost for shipping, delivery date, and return policy, you are ready to buy. Credit or charge card payments offer consumers the most protection; do not send cash, check, money order, or cashier's check. Finally, print all transaction records and any other useful information pertaining to your purchase.

Although online shopping allows you to virtually load your sleigh with just a few mouse clicks, practice safe browsing this holiday season*



Image Courtesy of PictureYouth.com

Begin the Season with the Gift of Getting Organized!



rganizing your financial records is one of the best gifts you can give your family. Unfortunately, many people don't set up a workable system or communicate with persons who have to pick up the pieces in case of a crisis or death.

Getting organized doesn't mean finding a place for everything. It means knowing what to keep and for how long, where to store documents, and when to shred outdated statements.

Consider these tips to get started:

- 1. Eliminate waste. Toss items you don't need, such as receipts for small purchases or groceries, or records on autos you no longer need. To prevent identity theft, shred documents with Social Security numbers or account numbers. Consider software organization tools, or going paperless. Sign up for online credit union and brokerage statements and burn them onto a CD for future reference.
- 2. Set up a simple file system that anyone can follow with an active and an inactive file.
- 3. Reserve your safe deposit box for anything that would be difficult

to replace if destroyed, such as birth and marriage certificates, titles, household inventory, investment certificates, and military records.

4. Establish a routine. Open and sort mail daily. Arrange bills so you can pay them about the same time each month. Every year or so, weed your files.

Holiday Closures:

True North will be closed on Tuesday, **November 11th** for Veteran's Day, and on Thursday, **November 27th** for Thanksgiving Day

Access your accounts 24/7 through Home Banking at www.truenorthfcu.org!



Access Your True North Account At Participating Shared Service Centers!



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.

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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

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

Juneau:

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 September 30, 2008

Assets \$107,759,912 Loans \$62,227,178 Shares \$99,607,242



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

