TRUE NORTH
FEDERAL CREDIT UNION

The North Word

May 2008

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Running on empty because of high energy costs? Refinance your loan with True North FCU and:

1) Get cash back! Cash rebate of 1% of the balance transferred, up to $1,000.*

2) NO payments for 90 days.

3) NO application fees.

Apply 24/7 online at www.truenorthfcu.org or call toll-free 866-564-2259.

**Offer valid for collateralized loans. Real estate and credit card loans do not qualify. Rebate paid at loan closing. Existing True North loans are not eligible. Application must be made between April 21, 2008 and June 30, 2008.*

Fuel up your wallet!

Energy Relief Credit Card Special

In response to the increase in home energy expenses, we have created an energy special to help you with your budget. From May 15, 2008 to July 31, 2008 all payments made on any True North credit card to an energy utility will receive a special fixed rate until July of 2009! Classic VISA and MasterCard cardholders receive the special rate of 6.0%. Platinum VISA and Home Equity Line Credit Card cardholders receive the special rate of 5.0%.*

To take advantage of this special to help you with your energy bills, payment must be made directly to the utility, and convenience checks should be written payable to the utility. Cash advances and balance transfers do not qualify. Utilities may include electrical, gas, water/sewer, home heating fuel, or propane. If you have any questions, please contact your local branch!

**Offer applies to cardholders in good standing. After July of 2009, rate will return to the standard revolving rate.*

Read Fine Print to Avoid Subscribing to a Scam

Sign up for a magazine offer without reading the fine print, and you may learn later that you've subscribed to a scam. Scams and misleading offers typically come from magazine sales representatives at an unscrupulous sales company rather than the publisher who produces the magazine.

Types of scams
People who subscribe to fraudulent or misleading offers may say they never received their magazines; were deliberately misled about the cost of the magazines or the length of the subscriptions; or were not told that the subscriptions would be renewed automatically unless they called to cancel within a set time period. Complaints about scams or misleading offers may be based on magazine sales that were made online, by sales representatives going door-to-door, by telemarketers, or by offers extended to customers while they are paying for goods at a retail or discount store. If you believe that misrepresentation was used to persuade you to purchase a magazine, report it to your state's consumer protection agency. If you paid with a credit card, you also may be able to dispute the charges.

Protect yourself
Many consumer complaints about magazine subscription offers could be avoided if consumers read the fine print or asked more questions. Before accepting any subscription offer, make sure you understand:

- The total cost,
- The length of the subscription,
- How you will be billed,
- Your right of cancellation, and
- Whether automatic renewals are part of the deal.

Even when third-party subscription offers are genuine, they can be expensive, often costing two to three times more than subscriptions purchased directly from a publisher. Consumers can save even more money by reading magazines for free at a local public library.

Another option is visiting the magazine's Web site to read the free online content. If reading more persuades you to buy a subscription, at least you'll know what you're getting.

Holiday Closures:

True North will be closed on Monday, May 26th in observation of Memorial 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.

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

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www.truenorthfcu.org

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

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

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

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

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 Mar 31, 2008
Assets $95,161,222
Loans $61,705,627
Shares..... $87,039,692

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