



FALL 2022

The North Word

HELLO MEMBERS!

It's a dreary day in Southeast as I write this. I have learned new phrases like "Atmospheric River" this summer – phrases I am already tired of seeing in our weather forecast. But despite the weather, there was a lot of good this summer. We finally returned to "normal," with fewer instances of COVID impacting staffing levels and training levels picking up as our new True Crew members hit their stride.



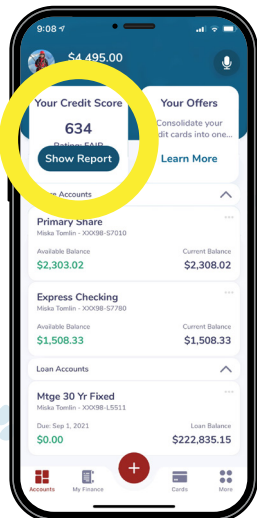
Lauren MacVay
President/CEO

In August we launched our new and improved truenorthfcu.org website. If you haven't gone out there yet, please do! It's a more intuitive site and is designed with mobile and desktop users in mind, making it far easier to find what you are looking for. The new site also offers you new resources - check out our [Financial Guides](#) page. We are



offering a free Financial Wellness Center to everyone, which offers more than you might think. *For example, I have a 15 year old so I took the "Paying for College" course – and learned some stuff! I also played around in the College Explorer tool and got information about school tuitions, graduation rates and more (and then I resolved to put more money every month into his college fund!).* There's also a Teen resource, by the way, with short content about important topics like Planning for Your Future, Renting an Apartment and Protecting Your Identity.

In addition to the Financial Wellness Center, we also offer Credit Score by SavvyMoney – a complimentary resource to our eBanking users that gives access to your credit report and credit score whenever you need it, along with interesting articles and information about how you can improve your credit score. If are a member and haven't



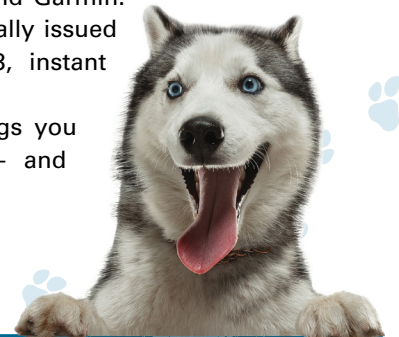
checked it out, all you need to do is enroll in eBanking (desktop or mobile) and click on the Credit Score icon on your dashboard.

Next on deck are changes to our debit and credit card programs. New cards are about to hit the mail – hold on to them! You can activate them on October 26th! These cards (in addition to being pretty classy looking) are contactless. If you haven't embraced contactless transitions, I recommend that you give them a shot – if's



faster at check out, but comes with all the regular protections provided by Mastercard. Speaking of – did you know that your True North card comes with Mastercard's ID Theft Protection? It's robust protection that will monitor your card, alert you if there are issues, and help you resolve them. The new cards are the first step in a significant upgrade in the services we offer to our plastics users. Coming soon is our Cards App, giving you in-depth information and control of your card experience. Further, we will be adding more digital wallets, including Google Pay, Samsung Pay and Garmin. You will have access to digitally issued card numbers, and in 2023, instant issue plastics in the branches.

I hope that autumn brings you good health, good cheer – and some good weather!



BOARD OF DIRECTORS

Christine Moleski, Chair
David Teal, Vice-Chair
Lillian "Lisa" M. Worl,
Secretary
Kim Garner
Karen Morgan
Valerie Mertz

SUPERVISORY COMMITTEE

Elizabeth "Buffy" Pederson,
Supervisory Committee Chair
Josephine Stern, Supervisory
Committee Secretary
Chris Letterman
Amber LeBlanc
Timothy Lewis

The True North cards are getting an upgrade!

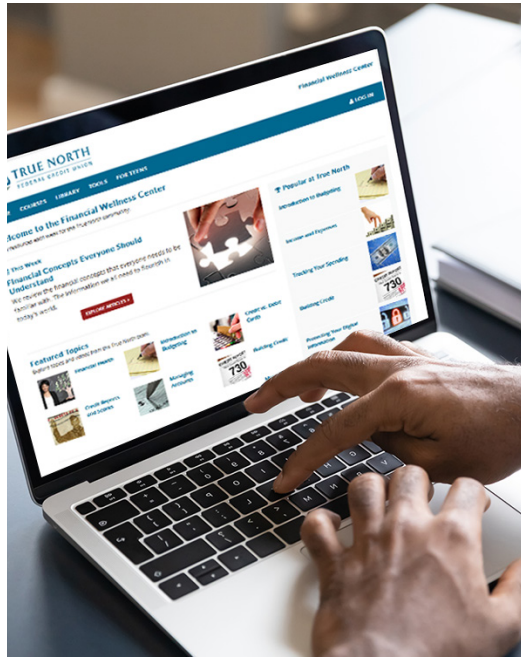


**NEW LOOK!
IMPROVED SERVICE,
SECURITY AND
FUNCTIONALITY!**

**New card activation date:
October 26, 2022**

**Visit our website
TrueNorthFCU.org for
more information on the
upgrade, FAQs & more!**





Have you explored True North's new **FINANCIAL WELLNESS CENTER?**

We want to help you take control of your money and feel confident about your financial choices.

The **Financial Wellness Center** contains courses, tools, articles, and calculators to boost your financial well-being skills.

Creating an account is easy and free. You'll be able to save and track your progress through your customized dashboard.

We invite you to check it out!



MISSION

True North is a member owned and locally managed credit union that provides quality financial solutions for its Alaskan members. True North is dedicated to improving the economic wellbeing of the members, employees and communities it serves.



VISION

We will be Alaska's Most Loved Credit Union by providing members with meaningful and innovative financial solutions at every point in their financial journey.



CORPORATE VALUES

AUTHENTICITY: True North is an organization that is dedicated to doing the right thing for its membership, and our actions will be true to our mission and values.

RESPONSIVENESS: True North strives to understand and then meet or exceed the needs of its members, staff, and communities with a consistent commitment to excellent service levels.

INNOVATION: True North is an organization that prizes creative solutions to member needs, combining nimble technology with a passion for service.

COMMUNITY: True North is a cooperative owned by Alaskan members with a mission to serve Alaskan communities.

FAMILY: True North works to support the financial well-being of Alaska's families, one member solution at a time.

Are you ready to take your business to the next step?

We can customize
loans for your growing
business needs.

Come find out why our service,
competitive banking & loan
products make us stand out!



William Boothe
Business Lending Manager

(907) 523-4755
wboothe@truenorthfcu.org



**WE WILL BE CLOSED
ON THE FOLLOWING
BRANCH HOLIDAYS:**

Monday, October 10
INDIGENOUS
PEOPLES DAY

Friday, November 11
VETERANS DAY

Thursday, November 24
THANKSGIVING

Monday, December 26
CHRISTMAS (OBSERVED)

— ANSWER KEY FROM PAGE 6 —

1. Fire
2. Rain
3. Leaf
4. Mushroom
5. Umbrella
6. Harvest
7. Acorn
8. Cone
9. Pumpkin
10. Berry



USE YOUR HOME EQUITY TO PAY FOR YOUR NEXT STEP!

Such as to consolidate debt, get those home improvements done, pay for education or other big purchases.

HOME EQUITY LOAN

Great for when you know how much you need and want the same payment throughout the life of the loan. You can stretch out your payments up to 180 months.

5.26% APR*

[CLICK TO APPLY NOW](#)



HOME EQUITY LINE OF CREDIT (HELOC)

The funds are available when you need them, and you only pay on what you use.

VARIABLE RATES AS LOW AS PRIME!

[CLICK TO APPLY NOW](#)

To learn more about other mortgage loan products and connect with a True North Mortgage Loan Originator, give us a call, email or apply online at TrueNorthFCU.org.



Amy Tonsgard
Mortgage Lending Manager
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(907) 523-4710
atonsgard@truenorthfcu.org



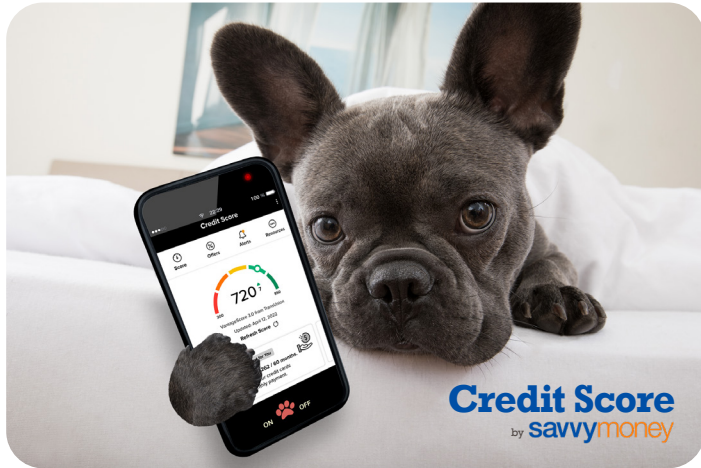
Alice Tijerina
Mortgage Loan Originator
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(907) 523-4758
atijerina@truenorthfcu.org



*APR is Annual Percentage Rate. Rates, terms and conditions are subject to change without notice. Rate is subject to creditworthiness, amount borrowed & loan term.



Staying on top of your credit has never been easier!



Access to your credit score, full credit report, credit monitoring, financial tips and education. You can do all of this without impacting your credit score. Best of all, it's free and available on your eBanking dashboard!

[Learn more about Credit Score](#)

Heat Pump Loan Program

True North has partnered with Alaska Heat Smart, a non-profit in Juneau, offering a unique pilot loan program to assist Juneau home owners with heat pump purchase and installation costs.



[Click to learn more about how the loan program.](#)



IS WINTER SLEDDING YOUR NEXT STEP?

True North can help with that step!

[Local Expertise]

[Great Rates and Terms]

[Options with No Money Down]

[Affordable Payments]

RATES AS LOW AS
3.74% APR*

[Apply for a Toy Loan Today](#)

*APR is Annual Percentage Rate. Rates, terms and conditions are subject to change without notice. Rate is subject to creditworthiness, amount borrowed & loan term.



#MyNextStep JOURNEY

Building a foundation for financial stability.

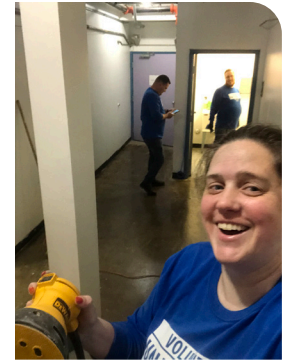
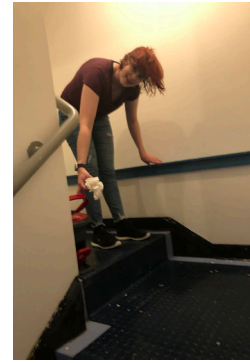
Visit our website or [click here](#) to read Austin's story.





Thank you United Way of Southeast Alaska for organizing another great Day of Caring!

We had an amazing group of **True Crew** volunteers who helped **SAIL** clear out their storage and organize their Loan Closet and **AWARE** with painting and cleaning.



EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

74th Anniversary of International Credit Union Day

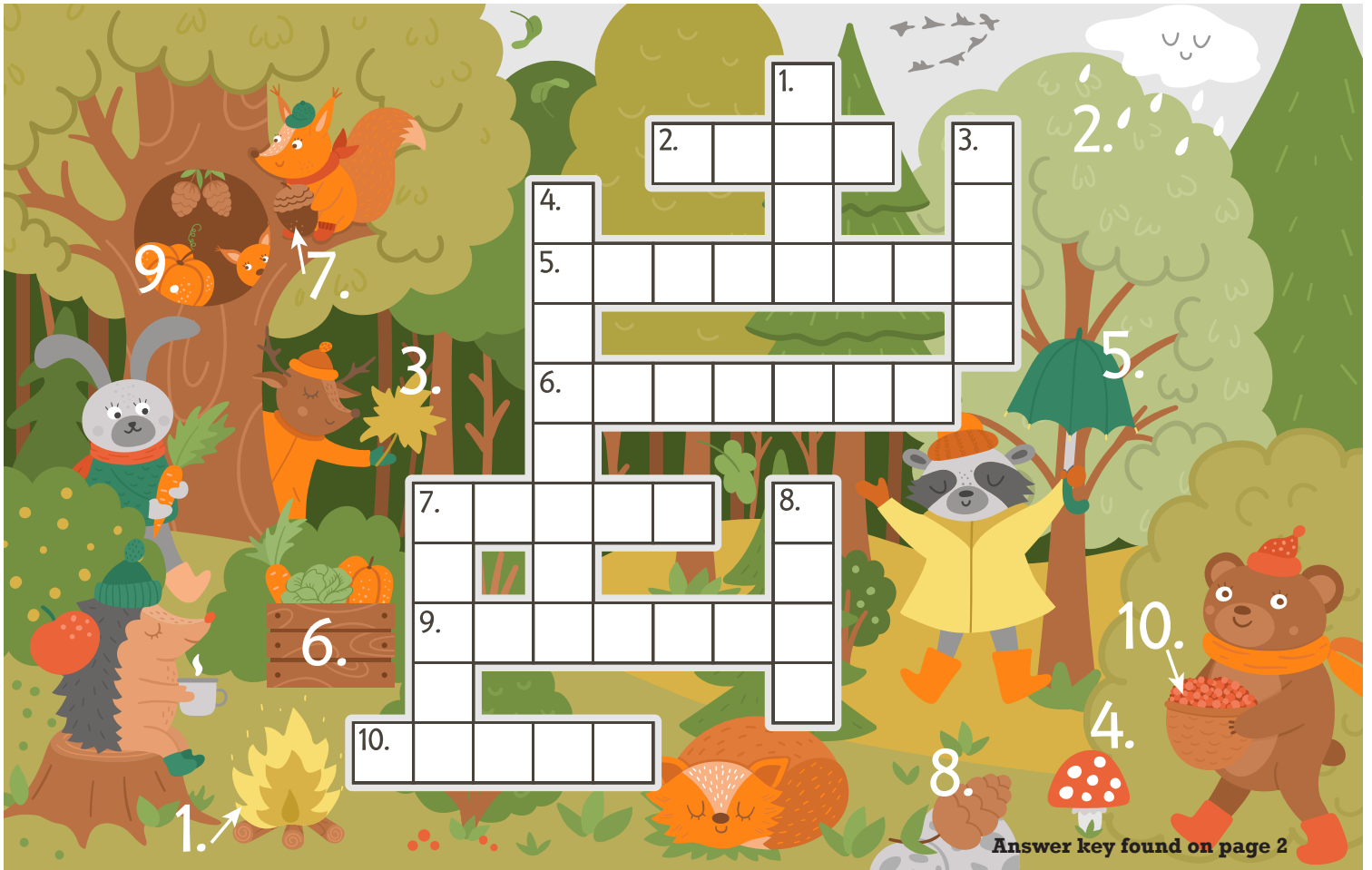
On October 20th, International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union Day® has been celebrated on the third Thursday of October since 1948 — also the same year True North Federal Credit Union became a credit union!

International Credit Union Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of *"people helping people."* We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities.



THANK YOU! Between collected and matched funds, we'll be donating **\$4,000** to our community's local food banks.



Answer key found on page 2

BOARD OF DIRECTORS

Christine Moleski, Chair
 David Teal, Vice-Chair
 Lillian "Lisa" M. Worl, Secretary
 Kim Garnero
 Karen Morgan
 Valerie Mertz

Lauren MacVay, PRESIDENT/CEO

BRANCHES:

Anchorage Branch
 907-771-4700, Fax 907-561-1538
 Foodland IGA Juneau Branch
 907-523-4700, Fax 907-586-1173
 Mendenhall Juneau Branch
 907-523-4700, Fax 907-523-4716
 Administrative Office - Juneau
 907-523-4778, Fax 907-586-8078

BRANCH MANAGERS

Josh Yelle, ANCHORAGE BRANCH MGR
 Chris Oeser, JUNEAU BRANCH MGR
 William Boothe, BUSINESS LENDING MGR
 Amy Tongsgard, MORTGAGE LENDING MGR

STATISTICS AS OF AUGUST 31, 2022:

Assets \$209,345,620
 Loans \$128,823,884
 Shares \$189,459,536

TELEPHONE TELLER: (907) 523-4700

24/7 LOANS: Easy online application at
www.TrueNorthFCU.org

24 HR BILL PAY SUPPORT: (866) 395-5336

GENERAL E-MAIL:
memberservice@truenorthfcu.org

24/7 DEBIT/CREDIT CARD SUPPORT:
 (866) 664-9364

WEBSITE: www.TrueNorthFCU.org

Juneau Pilot App Program



True North is a sponsor of this pilot app program by JEDC to keep local dollars supporting local businesses and recirculate in our community. Pay with Local Dollars app and get cash-back on your purchases.

[Click to learn more.](#)



Follow us @TrueNorthFCU



We'd love to have you join our conversation on Facebook and discover what makes True North unique. [Click to visit our FB page.](#)



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