

The North Word

FALL 2025

Hello, True North Members!



Lauren MacVay
President/CEO

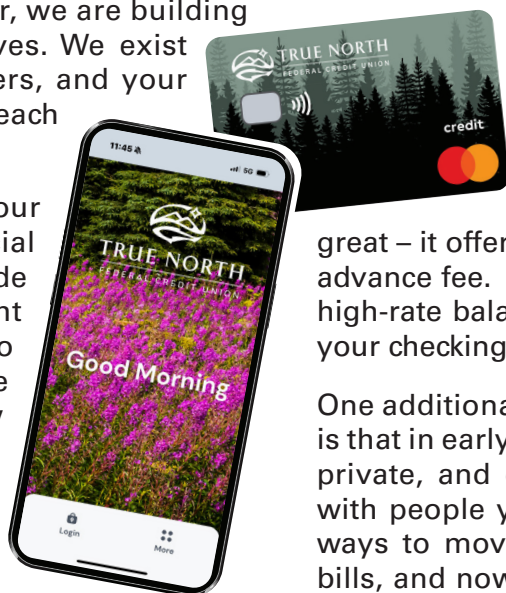
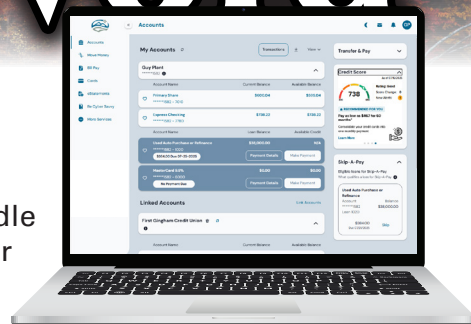
As fall settles in, I want to take a moment to thank you for being part of our credit union family. Your trust and participation are the driving forces behind everything we do. Every dollar you save, every loan you take, and every service you use empowers us to give back to our members and strengthen our community. That cooperative spirit is

what makes us unique—together, we are building something greater than ourselves. We exist to serve people, not shareholders, and your involvement inspires us to reach new heights.

Always looking to enhance our ability to meet your financial needs, we introduced an upgrade in mid-August that brought some important services to your electronic device for the first time. Online, you can now process a loan, skip a payment, load travel notifications onto your cards, enroll in our debit card round-up program, and

control how we handle any overdrafts to your checking account – all within online and mobile banking.

This drive to bring these services to your fingertips isn't because we don't love to talk to you – we do! However, we also recognize that the easier we can make things for you, the better. We will continue to find ways to empower you to manage your True North accounts through online and mobile banking.



Another improvement that I'm excited about is that you can now link your True North Mastercard Credit Card to provide overdraft protection to your checking account. Our credit card is great – it offers a low rate, no annual fee, and no cash advance fee. It's the perfect card to consolidate other high-rate balances OR provide low-cost protection to your checking account.

One additional enhancement I would like to highlight is that in early September, we launched [Zelle®](#), a fast, private, and easy way to send and receive money with people you trust. True North offers a variety of ways to move money between your accounts, pay bills, and now instantly send and receive funds with friends and family.

Guided by our dedication to our members, our mission, and our community, True North remains committed to expanding services that make banking easier and more accessible for you. Whether you visit us in person, reach out by phone, or connect online, we strive to strike a balance between innovation and tradition—delivering modern convenience while upholding the trust and reliability you've come to expect. With your support, we're confident that the

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Alec Mesdag, Vice Chair
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Justin McKoy
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Josephine Stern,
Secretary
Chris Letterman
Amber LeBlanc
Timothy Lewis

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Message from the CEO

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best is yet to come, and together we'll continue to achieve great things.

May this autumn season bring you and your loved ones warmth, health, and happiness. Thank you for your membership and for being an essential part of the credit union difference. Your belief in our cooperative values fuels our passion to serve, and together, we continue to show what makes our credit union truly special.



Thanks to you,
we raised

\$4152!

The amount will be
split and sent to
**Food Bank of Alaska
and Southeast
Alaska Food Bank!**



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Justin McKoy
Heidi Hansen
Juliana Leggitt
Lauren MacVay, PRESIDENT/CEO

BRANCHES:

Anchorage Branch
(907) 523-4700, 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

Chris Oeser, ANCHORAGE BRANCH MGR
Jack Raster, JUNEAU BRANCH MGR
Amy Tonsgard, MORTGAGE LENDING MGR

STATISTICS AS OF AUGUST 31, 2025:

Loans.....\$176,344,235
Shares.....\$209,479,139
Assets.....\$236,545,813

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

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.



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.](#)



Photo taken by the True Crew



Federally Insured by NCUA | True North FCU NMLS # 440100



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MARK YOUR CALENDAR FOR THURSDAY,
OCTOBER 16TH AS WE CELEBRATE...

**INTERNATIONAL
CREDIT UNION DAY,
2026 CALENDAR REVEAL**

[GRAB A CALENDAR!]
AND
MEMBER APPRECIATION
[BE SURE TO STOP BY A BRANCH
FOR A THANK YOU GIFT]

**WE WILL BE CLOSED ON
THESE UPCOMING HOLIDAYS:**

Monday, October 13

Indigenous Peoples' Day

Tuesday, November 11

Veterans Day

Thursday, November 27

Thanksgiving Day

Thursday, December 25

Christmas Day