



WINTER
2025-2026

The North Word

Hello, True North Members!

It's hard to believe we've just closed out 2025. I want to take a moment to thank you—our members—for the trust you place in us. Everything we do begins and ends with serving our communities and you, our member-owners. It's an honor to be your partner on your financial journey.

Like any year, 2025 brought both challenges and opportunities. Through it all, True North remained steadfast, guided by our Mission, Vision, and Values. Thanks to your support and the dedication of the True Crew, we expanded our services, strengthened our financial position, and continued investing in tools and programs to make managing your money easier and more secure.

We're especially proud of how we supported our members and communities in 2025. Partnering with Alaska Heat Smart, we expanded our Heat Pump loan program—raising loan amounts and extending eligibility across more regions, all while maintaining our low rates. We also offered crisis support programs, from flood response to assistance during the federal shutdown. Our scholarship program awarded \$10,000 to four outstanding Alaska high school seniors statewide. In addition to our regular sponsorships, we organized fundraisers benefiting the Alaska Down Syndrome Network, Food Banks of Juneau and Anchorage, and the Western Alaska Relief Fund of the American Red Cross of Alaska. Together with member and non-member

donations combined with credit union matching, we contributed over \$20,000 to these important causes.

Education and awareness remained a focus in 2025. We enhanced our comprehensive preparedness resources online, earning a nomination for the Red Cross Real Heroes award. Our Membership Matters blog gained nearly 4,000 views, sharing valuable insights on topics from cybersecurity to financial planning. Within our new eBanking platform, our Be Cyber Savvy resource also kept members informed about current scams and safety tips.

As we look ahead to the new year, we remain dedicated to our core principles. We'll continue seeking new opportunities to collaborate with community partners and support Alaskans on their financial journeys. In 2026, we're excited to open a new branch at Fred Meyer in Juneau, expand our business account offerings, and introduce new educational resources focused on key life events.

On behalf of the Board of Directors and the entire True Crew, thank you for your membership. Your support makes all the difference. Wishing you and your loved ones a healthy, happy, and prosperous 2026!



Lauren MacVay
President/CEO

BOARD OF DIRECTORS

Christine Moleski, Chair
Alec Mesdag, Vice Chair
Valerie Mertz, Treasurer
Mark Troupin, Secretary
Justin McKoy
Heidi Hansen
Juliana Leggitt

SUPERVISORY COMMITTEE

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

True North Board of Directors: Calling for Nominations!

The period for members to submit applications to be included in the Board of Director's Nominating Committee process closes February 2.

For full details on how to become a True North Board Member, visit <https://bit.ly/4pYFn70> or scan the QR code.



NOW ACCEPTING APPLICATIONS!



TRUE NORTH SCHOLARSHIP PROGRAM

**DEADLINE TO SUBMIT AN
APPLICATION: MARCH 18, 2026**

To download the scholarship application and view the full list of requirements, please visit our website at <https://bit.ly/3pmov0f> or scan the QR code.



BOARD OF DIRECTORS

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Alec Mesdag, Vice Chair
Valerie Mertz, Treasurer
Mark Troupin, Secretary
Justin McKoy
Heidi Hansen
Juliana Leggitt
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

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

STATISTICS AS OF NOVEMBER 30, 2025:

Loans..... \$176,528,996
Shares..... \$207,623,236
Assets..... \$234,800,162

MEMBER CONTACT CENTER: (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:
(877) 461-3999

WEBSITE: www.TrueNorthFCU.org



Photo taken by the True Crew



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HAVE YOUR PFD CHECK DIRECT DEPOSITED TO TRUE NORTH!

[Take me to the PFD application](#)

The 2026 PFD filing season begins January 1. The online PFD application will be available on their website beginning at 9:00 AM on 1/1/26 until 3/31/26.

What is True North's PFD code? CC

What is True North's routing #? 325272270

**As a True North Member,
you could get your PFD
up to 2 days early!***

*Early Payday is available for True North members that set up direct deposit to receive their paycheck or other regular deposit into their True North account. If the payer sends their direct deposit file to us early, telling us ahead of time that the direct deposit is coming, True North may make those funds available to you when we receive that notice instead of waiting for the direct deposit funds to clear on the effective date of your deposit. Early posting of deposits is not guaranteed and is dependent on when notice is received from the payer's financial institution. Restrictions and limitations may apply. See the Member Agreement for more account information.

WE WILL BE CLOSED ON THE FOLLOWING HOLIDAYS:

Thursday, January 1: New Year's Day

Monday, January 19: Martin Luther King Jr Day

Monday, February 16: Presidents' Day

Monday, May 25: Memorial Day

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.](#)



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