



WINTER  
2022-2023

# The North Word

## WELCOME TO 2023!

I'm excited for this year to kick off because it's a big one for True North. This year is our Diamond Anniversary, marking 75 years of providing meaningful financial services to Alaskans. Our Mission has ebbed and flowed over the years, but hasn't changed at its heart – to improve the economic well-



being of the members, employees and communities we serve. We have fun things in store for the members and the True Crew as the year progresses to celebrate this important benchmark, so stay tuned!

As we put 2022 in the rear-view mirror, there are definitely some things worth noting. It was a bit of a wild ride, with the Fed aggressively raising interest

rates in the face of high inflation. Supply chain challenges continued to be a factor for us, particularly impacting the world of debit and credit card plastics. Our card conversion did occur on time, but we extended the **cutoff date of the old cards to February 28th** due to disruptions in plastic production across the country. The conversion was the first improvement in a suite of services, and our cards are now available for Samsung and Google Wallets, in addition to Apple Pay. Further, very soon there will be



Lauren MacVay  
President/CEO

a new App in the App Stores called TNFCU Cards, which puts control of your TNFCU debit or credit card in your hands. You can set detailed controls and alerts, load travel notifications, file disputes, and report your card lost/stolen. Still to come in the way of plastics improvements – debit cards will be issued in your local branch and real time fraud alerts are queued for first quarter.

Looking down the road, 2023 is going to be another busy year. We have continued enhancements planned for our lending processes, giving you more options to finance with True North when shopping for a new vehicle. We will also be looking to expand the reach of our financial education resources, and much more! What we are not intending to do is convert any platforms, which will be a welcome change of pace for us all after several years of technology investment!

Before I sign off, a few words about the True Crew. Like so many businesses, True North saw a lot of staffing changes in 2022, and that's never easy on anyone – members and staff members alike. However, the teams were resilient and welcomed a group of talented and passionate people to our growing crew. My thanks to the tenured and the new for all their efforts in 2022!

Wishing you all a healthy and happy 2023,

### 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  
Josephine Stern  
Chris Letterman  
Amber LeBlanc  
Timothy Lewis

### True North has begun its Board election process for 2023.

If you are a member with the qualifications for and interest in Board service, [click here](#) or visit our website for details.



## CARD CONVERSION UPDATES:

If you haven't yet activated your new debit or credit card, time is running out...

**your old card will stop working on February 28, 2023.**

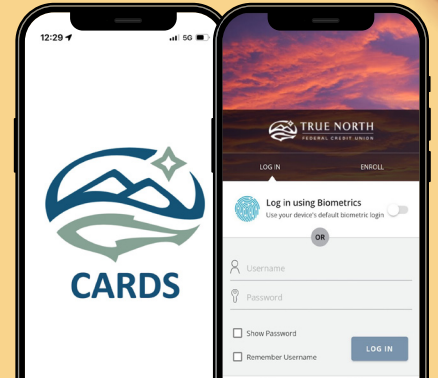
To activate your new card and set your new custom PIN\* call:  
1-800-631-3197 in the US • 1-727-540-9434 Internationally

**\*When you call to activate your card, remember to stay on the line to set your PIN.**

## TRUE NORTH CARD CENTER

A mobile app with comprehensive card management features while providing control, alerts, flexibility, and personalization on your True North cards. *Keep an eye on our website for the launch date!*

- Manage your card activity by location, merchant type, transaction type and amount.
- Load travel notifications.
- Dispute transactions.
- Report card lost/stolen.
- Activate your new cards.



## MORE PAYMENT OPTIONS!



In addition to Apple Pay, we've added Google Wallet and Samsung Pay. And soon... Garmin Pay!

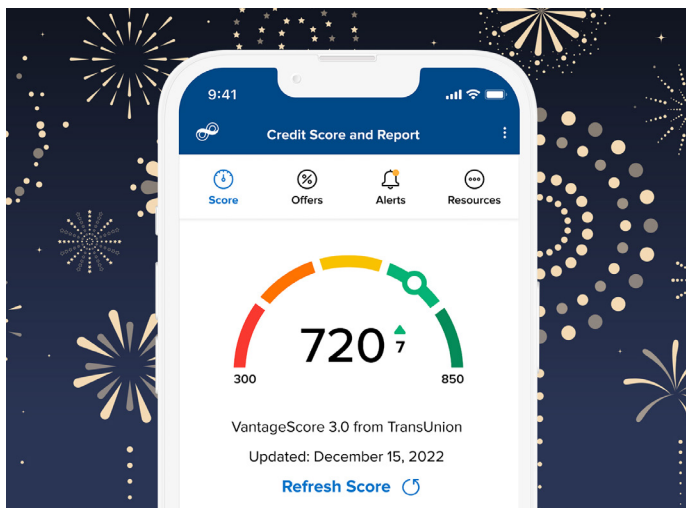
## IN-BRANCH ISSUANCE OF DEBIT CARDS

Get your plastic the day you need it at a True North branch\*! This exciting service will be available in early 2023. Be on the lookout for details soon.

\*Anchorage and Juneau Mendenall Branches only.



Visit our website [TrueNorthFCU.org](https://www.TrueNorthFCU.org) for more information on the upgrade, FAQs & more!



## New Year. New Score. New You.

Make the health of  
your Credit Score your  
*next step* in 2023!

Credit Score enables you to create  
a plan, track progress, reach our  
financial goals and best of all, it's **free**!

### Did you know?

Proactive credit monitoring is essential  
and will help you reach your credit goals.

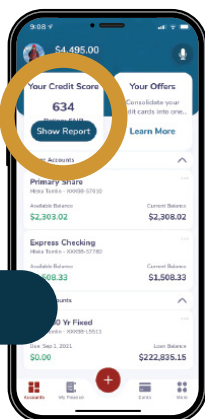
Having good credit will unlock many savings  
and benefits — better rates and terms!

Monitoring your credit allows you to  
stay on top of any suspicious activity.

It's easy and  
free to enroll!

You can opt-in right from  
your eBanking dashboard.

**Take me to eBanking**



# FINANCIAL WELLNESS CENTER

We partnered with MoneyEdu to provide  
you a **Financial Wellness Center**, offering you  
education and tools on many aspects of  
money management. Creating an account  
isn't necessary, but will save your progress  
and open up additional content.

### Content Available to All:

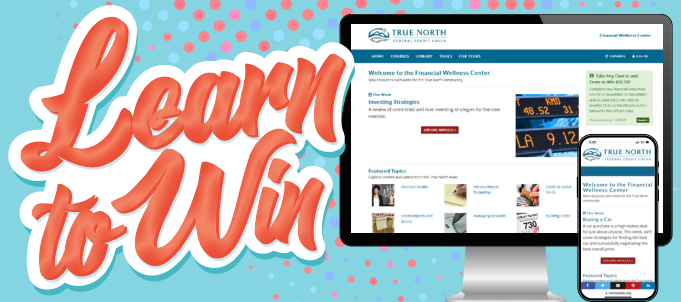
Weekly Topic and Articles • Calculators,  
Assessments, Tools and Explorers • Library  
Course List • Teen Resources and Explorers

### Content Available With Registration:

Access to Courses and full Library of Topics •  
Save your progress on courses and assessments  
• Establish goals • Create portfolio of  
MoneyEDU accomplishments • Participate  
in periodic True North incentive campaigns,  
such as rewards for completing courses • Save  
important content to your Notebook & more!

**Visit our Financial Wellness Center**

**Take the Financial Health Check**



**Congratulations to our Financial  
Wellness Center Giveaway Winners!**

LINDA MILLER • JESSICA SANCHEZ  
ERIC MAJESKI • DANA GRIMM  
SHEILA THOMAS • VIRGINIA KELLY



Still time to skip your January loan payment\*

# Winter Skip-A-Pay!



Click, scan  
QR code or call  
(907) 523-4700 to  
apply today!



\*O.A.C. Offer not valid on Mastercard Credit Cards, Certificate Secured, Personal Line of Credit, Mortgage, Home Equity Loans, Delinquent Loans, or for members with any late payments on a True North loan or line of credit in the past twelve months. Eligible loans include loans with six prior consecutive monthly payments and no more than two skipped payments in the past twelve months. Skip-A-Pay is limited to two skip-pays per eligible loan; \$30.00 skip-pay fee for each payment skipped. **Offer expires 1/31/2023.**

## 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



# USE YOUR HOME EQUITY TO PAY FOR YOUR NEXT STEP!

## 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.

### 6.50% 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 [www.TrueNorthFCU.org](http://www.TrueNorthFCU.org).



### Amy Tonsgard

Mortgage Lending Manager  
NMLS#1455687  
(907) 523-4710  
[atonsgard@truenorthfcu.org](mailto:atonsgard@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.

True North NMLS#440100



## Retirement may be many steps away but it's never too early to start planning for it.



IRAs can increase your retirement savings potential. There's still time to open an IRA account. Visit a branch or call (907) 523-4700 for more information.

Before opening any IRAs, please consult your tax advisor to understand how these accounts will impact your taxes today & in the future.



## HAVE YOUR PFD CHECK DIRECT DEPOSITED TO TRUE NORTH!

[Take me to the PFD application](#)

The 2023 PFD filing season begins January 1, 2023. The online PFD application will be available on their website beginning at 9:00 AM AKST on 1/1/23 until 3/31/23.

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

**Sunday, January 1, 2023** - New Year's Holiday\*

\*Early closure on Saturday, December 31 at 2pm

**Monday, January 16, 2023** - Martin Luther King Day

**Monday, February 20, 2023** - Presidents' Day



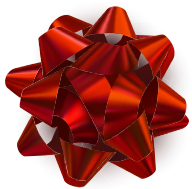
# STEP INTO THE NEW YEAR WITH A 13 MONTH CERTIFICATE SPECIAL!

• Limited Time Only •

Give us a call at  
(907) 523-4700 to  
set up your New  
Year's Certificate  
Special today.

# 3.25% APR\*

\*APY = Annual Percentage Yield. Rates subject to change. See our [Rate Sheet](#) for details.



Be sure to stop by the nearest branch for your free poster and rack card sized 2023 calendar featuring the winning photo by **David Neel** from Wasilla.

## 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.](#)



## THERE'S STILL TIME TO GET A NEW TOY!

[ Local Expertise ]

[ Great Rates and Terms ]

[ Options with No Money Down ]

[ Affordable Payments ]

RATES AS LOW AS  
**4.40% APR\***

[Apply for a Toy Loan Today](#)

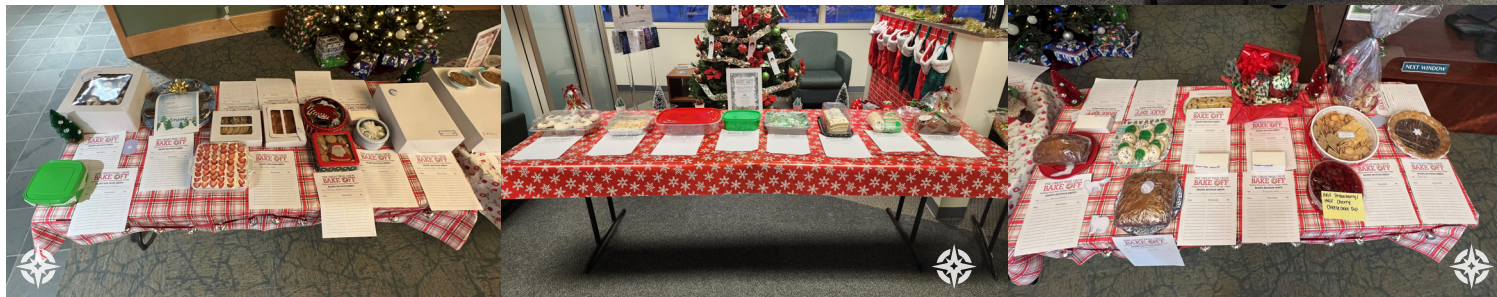
\*APR is Annual Percentage Rate. Rates, terms and conditions are subject to change without notice. Rate is subject to creditworthiness, amount borrowed & loan term.



# THE GREAT TRUE CREW BAKE OFF

On December 19th, the True Crew held a silent auction bake-off in the branches to raise dough to support local food pantries! Between donations and True North FCU, the total going to local food banks is...

# \$4,000!



## True Crew Ugly Sweater Day



### 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.



# CALLING ALL HIGH SCHOOL SENIORS!

True North  
will award  
**\$2,500**  
Scholarships to  
seven Alaskan  
students!



Visit our website for eligibility requirements at [TrueNorthFCU.org](http://TrueNorthFCU.org).  
**DEADLINE FOR APPLICATION SUBMISSION IS MARCH 20, 2023.**



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David Teal, Vice-Chair  
Lillian "Lisa" M. Worl, Secretary  
Kim Garner  
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 Tonsgard, MORTGAGE LENDING MGR

#### STATISTICS AS OF NOVEMBER 30, 2022:

Assets ..... \$213,720,758  
Loans ..... \$133,140,027  
Shares ..... \$192,835,940

#### TELEPHONE TELLER: (907) 523-4700

**24/7 LOANS:** Easy online application at  
[www.TrueNorthFCU.org](http://www.TrueNorthFCU.org)

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

**GENERAL E-MAIL:**  
[memberservice@truenorthfcu.org](mailto:memberservice@truenorthfcu.org)

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

**WEBSITE:** [www.TrueNorthFCU.org](http://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.](#)



Photo taken by the True Crew



Federally Insured by NCUA | True North FCU NMLS # 440100



Follow us @TrueNorthFCU

## facebook

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