



The North Word

News for True North members

FALL 2026

MESSAGE FROM THE CEO

Preparing for Alaska’s Winter: Financial Tips for a Season of Change

By Lauren MacVay, President/CEO

If the termination dust on the mountains didn’t clue you in, this month’s PFD deposit was a sure sign that it’s autumn in Alaska. Winter is coming, as they say, and unfortunately this winter is bringing extra challenges, with high costs for health care, fuel, food, and just about everything.

As the days get shorter and temperatures begin to fall, families across the state are figuring out what they need for the months ahead. Heating fuel tanks need filling, winter tires need replacing, holiday plans are starting to take shape, and household budgets are being stretched further than they were just a few years ago. We wouldn’t head into winter without making sure our homes and vehicles are ready, and it makes sense to give our finances some attention too.

Maybe you’re trying to decide whether to save or pay down debt, dealing with a reduction in income, looking for ways to consolidate higher-interest balances, or facing an unexpected expense. We have resources that can help, and people you can talk to. As a member-owned cooperative,

helping our members make good financial decisions is central to why we’re here.

It doesn’t always take a big change to put yourself in a better position. A little more in emergency savings, another look at monthly expenses, a plan for holiday spending, or paying down an expensive balance can all help. The important thing is to start somewhere. Check out our [Life Event Resources](#) and the [Financial Wellness Center](#) for more information, and consider the Debit Card Round-Up as an easy way to build savings. It may take time, but it’s easy, and it works.

Also, if you have a loan with True North and have concerns about your monthly payments, reach out. It’s so much better to get ahead of those challenges than wait until you are behind on your payments.

Alaskans are pretty good at preparing for what’s ahead and looking out for one another. We don’t know exactly what this winter will bring, but we can take steps now to be better prepared, and True North is here to help.

As always, thank you for your membership!



Lauren MacVay
President/CEO

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NEW THIS SEASON • OPEN YOURS TODAY: CALL (907) 523-4700

Fall Certificate Special *Pick your trail.*

9 month
15 month
25 month

4.25%APY*

*APY = Annual Percentage Yield. APY is for new certificates opened after September 23, 2026, while promotion offered. We reserve the right to discontinue rate or special at any time without notice. Penalty may be imposed for Early Withdrawal which may reduce earnings. Dividends Compounded and Credited Annually and at Maturity. No minimum opening deposit or minimum balance; maximum deposit of \$250,000 per member. Unless otherwise selected by Member, at maturity the 9-month Certificate will renew into a standard 6-month Certificate, the 15-month into a standard 12-month Certificate, and the 25-month into a standard 24-month Certificate.

CRITTER CREW HIGHLIGHT:

**Reggie the
Round-Up
Ram**

**Tip: Save
before
you can
spend it**

Split your direct deposit and part of your paycheck goes straight to savings. The rest lands in checking, ready to spend. You never miss what never arrived.

**Free 8-week
savings challenge
+ more tips from
the Critter Crew.**



Scan the QR code or visit bit.ly/crittercrew to see what the Critter Crew has been up to.

THANKS TO YOU!

\$4,270



raised for Southeast Alaska Food Bank and Food Bank of Alaska during September's Hunger Awareness Month.



Financial First Aid Kit

Download it for free at bit.ly/TrueNorthFFAK.

COMMUNITY CORNER

Year to date • through August 2026

\$96,399 —→ **GAVE** to Alaska organizations and events.
Given

8 —→ **SHOWED UP** with 169 volunteer hours.
Events

676 —→ **TAUGHT** through our financial education tools.
Exercises Completed

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.



CLOSURE DATES MARK YOUR CALENDAR

Monday, October 12
Indigenous Peoples' Day

Wednesday, November 11
Veterans Day

Thursday, November 26
Thanksgiving Day

Friday, December 25
Christmas Day

Friday, January 1
New Year's Day

GET HELP FAST

Member Contact Center(907) 523-4700

Email.... memberservice@truenorthfcu.org

Bill Pay, 24/7(866) 395-5336

Card Support, 24/7(877) 461-3999

Loans, 24/7 TrueNorthFCU.org

BRANCHES

Anchorage • (907) 771-4700
Chris Oeser, Branch Manager

Juneau • (907) 523-4700
Jack Raster, Mendenhall Branch Manager
Rachel Houston, Fred Meyer and Foodland IGA Retail Branch Manager

Mortgage • (907) 523-4700
Amy Tonsgard, Mortgage Lending Manager

BY THE NUMBERS

\$189,588,099 Loans

\$209,231,893 Shares

\$237,918,616 Assets

Statistics as of August 31, 2026

BOARD AND LEADERSHIP

Alec Mesdag, Chair • Juliana Leggitt, Vice Chair • Valerie Mertz, Treasurer • Mark Troupin, Secretary • Justin McKoy • Heidi Hansen • Ashley Brown
Lauren MacVay, President/CEO