

**2022 CALENDER  
PHOTO CONTEST WINNER  
ANNOUNCEMENT!**

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# The North Word FALL 2021

## HAPPY FALL!

As we say good bye to summer and head towards winter, I was hoping we would be able to say the pandemic was in our rearview mirror. While that's not the case, and 2021 has had some challenges, it's been a strong year thus far financially and we continue to move ahead on our goals for the year.



**Lauren MacVay  
President/CEO**

We will be upgrading our electronic banking platform in the fourth quarter. The new platform will have a clean, intuitive look and feel, and will be easier to navigate. Keep an eye on our website for more information as we get closer but

**do make sure your contact information (email and cell number) is up to date, and make sure you know your member number.** Enrollment into the new platform is very quick and easy, but you do need to know your information.

One thing I love the most about this new platform is the potential it holds. It has the ability to grow and evolve with us, allowing us to offer more financial management resources that truly add value to our members experience. For example, we will be offering a service that includes your credit score in your

online banking desktop. The platform gives advice on how to improve your score, along with lots of other resources about financial health. I'm very excited by this platform, but the live date isn't set yet, so keep your eyes out for it.

Some additional functionality we will be bringing up includes the ability to make loan payments from our website as well as our Contact Center, using funds from other institutions. This will be convenient and comes with a lower fee and includes the ability to schedule payment reminders by email or text.

On a different note, I wanted to touch base on fraud risk. There has been an increase in fraud nationally, and True North members have not been immune. We have increased our investments in tools to prevent and detect fraudulent activity and are also evaluating daily limits on various transactions to be sure they are adequate given the current environment. One resulting change is that we are reducing the amount of funds available on the day of deposit through Mobile Capture, which has been a common source of fraudulent activity. See the Mobile Banking page of our website for more information.

I hope winter brings health and good cheer! Keep an eye on our website and in home banking for more information about the coming next generation of electronic banking at True North. As always, thank you for your membership!

You Spoke.  
We Listened.

**New eBanking  
Platform  
Coming in Nov.!**

Look for details on our website.



## THE local FREQUENCY

True North is excited to be 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.

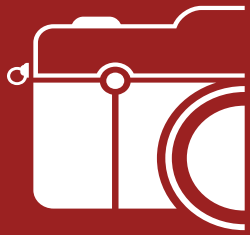
<https://juneau.localfrequency.com/>

## STRONG COMMUNITIES AWARD

We are proud to support The Local Frequency, which was recently named a finalist for the Strong Communities Award. The \$15,000 first-place award is sponsored by Federal Home Loan Bank of Des Moines, a strategic partner of True North FCU.

**The winner will be decided by public vote, so please join us in voting from Oct. 4-Oct. 8 at [www.fhlbdm.com/award](http://www.fhlbdm.com/award).**

# 2022 WINNERS



# TRUE NORTH CALENDAR PHOTO CONTEST



True North hosted its Annual Photo Contest with nearly 400 submissions!

We're excited to announce

## **JASON HUMPHREYS**

from Kodiak has the winning photo!

Be sure to stop by the nearest branch for your free poster sized 2022 calendar featuring the winning photo starting October 21.

### SECOND PLACE WINNER

Jeannine Bryan from Anchorage



### THIRD PLACE WINNER

Kerry Howard from Juneau



## Step Up

It's free to enroll – learn more by visiting our website or give us a call at (907) 523-4700.

True North makes it easier to save with the **Step Up Debit Card Program** by simply using your debit card for purchases.

2022 TRUE NORTH CALENDAR PHOTO CONTEST  
**HONORABLE MENTIONS**



**Many thanks...**  
to our celebrity  
guest judge,  
John Hyde, for  
his contribution.



Keep an eye out for  
the 2023 True North  
Calendar Photo  
Contest announcement  
next summer!

## **MORTGAGE LOANS**

*Whether you are financing a home for the first time, purchasing a second home, or refinancing your current mortgage, give Amy a call today.*

**AMY TONSGARD**, Mortgage Lending Manager  
NMLS#1455687 | (907) 523-4710 | atonsgard@truenorthfcu.org





## INTERNATIONAL CREDIT UNION DAY 2021®



## 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.

**EFFICIENT, CLEAN, CONVENIENT, HEALTHY**

<https://akheatsmart.org/programs/heat-pump-loan-program/>

### BOARD OF DIRECTORS

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

Lauren MacVay, PRESIDENT/CEO

### BRANCH MANAGERS

Angela Graham, ANCHORAGE BRANCH MGR  
William Boothe, BUSINESS LENDING MGR  
Amy Tongsgard, MORTGAGE LENDING MGR

### STATISTICS AS OF MAY 31, 2021:

Assets ..... \$201,414,091  
Loans ..... \$129,382,969  
Shares ..... \$183,269,649

**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)

### 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



Federally Insured by NCUA | True North FCU NMLS # 440100



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## CHANGE TO MOBILE DEPOSIT SERVICE TERMS

Our Mobile Deposit Service allows you to deposit checks remotely using an eligible device. Checks deposited this way are not covered by our Funds Availability policy and the Credit Union is not required to make funds available to you until they received by the Credit Union. However, we may at our discretion make some portion of deposited funds available earlier. Our current practice effective October 8th, which may change or vary, is as follows:

- There is a \$5000 daily limit on deposits as well as a maximum per check limit of \$5000.
- Up to \$225 will be available on the day of processing. Processing days are business days and do not include Saturdays, Sundays, or Federal holidays. The remaining balance of the check, if above \$225, will be available on the 3rd business day following the day of processing.
- Checks deposited before 4pm AST on a business day will be processed the same day. Checks deposited after 4 pm AST or not on a business day will be processed on the next business day.
- For accounts that have been granted higher limits, such as certain businesses, \$5525 will be available on the 3rd business day after the day of processing and any remaining balance will be available on the 7th business day after the day of processing.

This does not constitute the full terms of service. Please see the Membership Agreement for full Mobile Deposit Service terms.

## BRANCH HOLIDAY CLOSURES

Monday, October 11 • Indigenous Peoples Day

Thursday, November 11 • Veterans Day

Thursday, November 25 • Thanksgiving

Friday, Dec. 24 & Saturday, Dec. 25 • Christmas Holiday

## BUSINESS LOANS

*Our exceptional service and local loan approvals make us the first place to call.*



### WILLIAM BOOTHE

Business Lending Manager  
NMLS#1559318  
(907) 523-4755  
[wboothe@truenorthfcu.org](mailto:wboothe@truenorthfcu.org)