



**DEBIT CARD  
ROUND UP  
PROGRAM**  
— SEE PAGE 2 —



# The North Word SUMMER 2022

## HELLO EVERYONE!



I hope summer is treating you well. I want to take a moment to say "Thank you, Juneau" for your recognition of True North in the Best of Juneau awards this year. We received first place in Best Credit Union and Best Home Mortgage and came in second for Best Place to Work! I am so pleased that the hard work of the True Crew has been recognized in this way, particularly through such a challenging time.



Lauren MacVay  
President/CEO

Here at True North, it is busy as always. For the most part, we have returned to business as normal with regard to service hours\*. We still have occasional disruptions due to COVID but they are becoming fewer. However, the True Crew has not escaped the staffing shortages experienced by so many around the state and country, and we are training a good number of new employees. I appreciate everyone's understanding as these new

members of the True Crew learn how to do their work.

In May, we held our 74th Annual Meeting. If you want to watch, for the first time it was recorded and you can check it out by [clicking here](#).  
David Teal and Valerie



Mertz, two incumbent Board members, were reelected – I'm grateful to them and the rest of our gifted Board of Directors for their dedication to the Credit Union and its member-owners. Our 2021 Annual Report is also available online, and you can access it by [clicking here](#).

Speaking of the Board, at the June Board meeting, they eliminated the Overdraft Transfer fee, so now you can overdraft from your share or money market account with no fee. **Also, you may not have noticed but all direct deposit payrolls are now posted the day we received the file, which may be several days before the scheduled date!**



In addition to those changes to benefit our members, we are working on a new website that I think you will really like. It is targeted to launch in August, and in addition to being a much-



needed refresh it will offer new financial education resources. Our new **Financial Wellness Center** will offer information, calculators and much more to help you with financial planning and decisions and is a great complement to our Credit Score program available through eBanking. Keep an eye on [truenorthfcu.org](http://truenorthfcu.org) and your email for more information as we get closer to the launch date of the new site.

Last but certainly not least, last quarter I told you about our new debit and credit card provider, and we are still on track to launch our new program in October. There is much to be excited about with this change, which will bring with it contactless cards and improved service levels, to name just a few enhancements. We've included a sneak peak of our new card design – we hope you like them!



I hope the summer brings you good weather and good health!

*Lauren MacVay*

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

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

\*Juneau IGA location is closed for lunch on Monday - Saturday from 2:00pm-3:00pm.

## FEE CHANGE

Overdraft Transfer Fee Eliminated as of July 1, 2022.





Small change can make a big impact on your savings with...

# ROUND UP

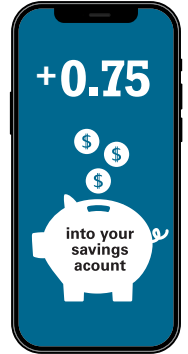
Save money without even trying. When you enroll in True North's **ROUND UP** Program, purchases made with your True North Debit Card will be rounded up to the nearest dollar and the difference will be transferred to your account of choice!

How Debit Card Round Up Program works:

1. **Enroll!** Visit our [website](#), call (907) 523-4700 or scan the QR code.
2. **Use your True North Debit Card!** Use your debit card for everyday purchases in person or online! Tip: Setting up your debit card for recurring payments like streaming services or your gym memberships will also help you increase your Round Up savings.
3. **Save!** Every purchase you make with your True North Debit Card will round up to the nearest dollar and the difference will be funded by your own checking account and transferred into your account of choice. The daily rounded up amount is transferred once a day.



**Round Up**  
to the next  
full dollar.



**It's FREE to enroll!**



## CALENDAR PHOTO CONTEST!

**DEADLINE  
JULY 31,  
2022!**

The winning submission will be used for our 2023 Calendar!

Look for more information on our [website](#) to include rules & submission standards.

1ST PRIZE:  
**\$500**

2ND PRIZE:  
**\$300**

3RD PRIZE:  
**\$150**



ANSWER KEY FROM PAGE 6

## Ready to take your business to the next step?

Give William a shout to see why our service, competitive banking and loan products make us stand out!

**William Boothe**

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





**CREDIT UNION**



**HOME MORTGAGE**



**PLACE TO WORK**

# Thank you, Juneau!

We are so proud of our True Crew and thankful to our community. At True North, being a Member-Owner means that you're a part of something special! You share in our ownership, vision and profits. And Members get low or no fees, higher rates on savings, lower rates on loans, and a personal financial experience tailored to your unique situation from Alaskans just like you!



Click to watch our True Crew video!

## NEW WEBSITE!



In August, we will have a new website. You'll notice a fresh, easier to use [truenorthfcu.org](http://truenorthfcu.org). The new website will also include a **Financial Wellness Center**. The center will offer information, calculators, financial education and much more to help you with financial planning. Be sure to keep an eye on your email and our website as get closer to the launch date!

## OUR 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.

## OUR 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.

# ARE YOU A FRONTLINE HERO?



**Is your next step to purchase a home?** Let True North help make home ownership affordable. We're excited to announce a new program, **Frontline Heroes Program**, for eligible frontline workers offering **down payment as low as 0%!**

At least one borrower must be currently employed either full or part time in the following eligible professions:

- Teacher / Professor
- Fire Department
- Medical Care Provider
- Federal / State / Local Government Law Enforcement
- Nurse
- EMT / Paramedic
- Active/Former Military

To learn more about the **Frontline Heroes Program** and connect with a True North Mortgage Loan Originator, give us a call, email or apply online at [TrueNorthFCU.org](http://TrueNorthFCU.org).



**Amy Tonsgard**

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



**Alice Tijerina**

Mortgage Loan Originator  
NMLS#2178381  
(907) 523-4758  
[atijerina@truenorthfcu.org](mailto:atijerina@truenorthfcu.org)





# No Matter The Journey Ahead

WE HAVE THE RIGHT VEHICLE LOAN FOR YOU

## NEW OR USED FINANCING

Shop with confidence – request a free pre-approval before you shop private-party, dealers or online

Get a great rate and budget friendly payment

## WE MAKE IT EASY TO GET BEHIND THE WHEEL

Options with no money down

## ALREADY OWN IT?

Refinancing with True North can save you money and get your loan paid off quicker.

## APPLY TODAY!

Online at [TrueNorthFCU.org](http://TrueNorthFCU.org), call (907) 523-4700 or stop by a [branch](#) nearest you for an application.

## WE WILL BE CLOSED ON THE FOLLOWING BRANCH HOLIDAYS

Monday, July 4  
INDEPENDENCE DAY

Monday, September 5  
LABOR DAY

Monday, October 10  
INDIGENOUS PEOPLES DAY

## — ANSWER KEY FROM PAGE 6 —

EASY					MEDIUM					HARD																			
3	8	7	5	2	1	9	6	4		8	3	5	9	2	1	4	6	7		5	3	1	4	8	7	6	2	9	
5	4	2	6	3	9	1	7	8		1	9	7	4	6	5	2	3	8		9	4	7	5	6	2	8	3	1	
9	1	6	4	8	7	5	2	3		4	6	2	3	7	8	1	5	9		6	8	2	9	3	1	5	4	7	
7	6	8	1	4	5	2	3	9		3	2	8	5	9	4	6	7	1		1	2	4	6	7	5	3	9	8	
2	3	1	9	7	8	4	5	6		7	5	4	6	1	3	9	8	2		8	7	9	3	2	4	1	5	6	
4	9	5	3	6	2	7	8	1		9	1	6	7	8	2	5	4	3		3	5	6	8	1	9	4	7	2	
6	2	9	8	5	4	3	1	7		2	4	9	8	5	7	3	1	6		2	9	5	1	4	6	7	8	3	
1	7	3	2	9	6	8	4	5		5	8	1	2	3	6	7	9	4		7	1	3	2	5	8	9	6	4	
8	5	4	7	1	3	6	9	2		6	7	3	1	4	9	8	2	5		4	6	8	7	9	3	2	1	5	



# #MyNextStep JOURNEY

Darrin shares how he turned his childhood love for boats into a fun and well needed business in Alaska. Visit our website or [click here](#) to read Darrin's story.





# What's the difference between 'pre-qualified' & 'pre-approved' credit offers?

## NOT ALL PRE-SCREENED OFFERS ARE THE SAME

While the snail mail and email many of us receive heralding pre-screened offers from credit card companies and life insurance providers look similar at first glance, there are some key differences between them that's important to understand.

Credit card issuers and others are able to glean information from credit reporting agencies to make offers to those whose credit histories meet guidelines selected by the card company, notes the Consumer Financial Protection Bureau. This doesn't mean, however,



that companies must provide you with a credit card or insurance policy when they send an offer your way. You are still required to apply and move through the approval process.

## WHAT'S THE DIFFERENCE?

It's important to read the description included on your offer to understand how likely you will be to actually receive the deal that's being extended. Read more [by clicking here.](#)

Article by Jean Chatzky with [SavvyMoney.](#)

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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 MAY 31, 2022:

Assets ..... \$206,246,364  
Loans ..... \$125,911,051  
Shares ..... \$187,938,681

### 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)

## 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.](#)

## Juneau Pilot App Program



THE local  
FREQUENCY



TRUE NORTH  
FEDERAL CREDIT UNION

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.

[Click to learn more.](#)



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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.](#)

