



September 1, 2016

Dear True North Member:

One of our main strategic focuses during the past few years has been improved member-facing technology. We are excited to bring you a new website. Some of the new features include a streamlined look and feel; mobile compatible design; improved menu bar functionality and ease of finding information with new search functionality. The new site is a vast improvement and will positively impact how you interact with the credit union to conduct your financial transactions.

In addition to the new True North Website, the True Crew has been busy working behind the scenes to launch additional technology enhancements for the membership. We recently replaced our phone system and at the end of September we will have a new contact center platform which will greatly improve the caller experience, and that of the staff working to serve the membership.

Also, on December 5th, we will roll out a new core operating system, as the system the credit union has been utilizing over the past 20+ years is aging and has not kept up with current day features and functionality. This new system is designed to provide us all the tools we need to serve you in one intuitive platform. I expect it to increase staff efficiency, speed up transaction times and make for a far improved staff training experience. **All of this means an improved service experience for our membership!**

HOME BANKING – PLATFORM CHANGING

As a result of change in core platforms, we will switch to a new Home and Mobile Banking provider. These platforms were upgraded in 2015. While the new service brought up last year offered improved appearance and features, it did not deliver on reliability. Too many times access has been inconsistent or features, such as Bill Pay and Account Alerts, have not worked reliably. We recognize this is a lot of change for the membership; however, we want to ensure you can count on the Home and Mobile Banking platforms to deliver a high level of consistent and hassle free access our member's deserve.

We will provide you with detailed information through various FAQ's and tutorials on how to use the new platform. **Access to Express PC Home and Mobile Banking will remain unchanged until we launch the new core operating system and home banking platform in early December.**

TELEPHONE TELLER

Additionally, our Express Telephone Teller service will receive a much needed update. The same functionality will exist and **users will be able to access all accounts on which they are associated with one call**, as opposed to having to make separate calls to check on different accounts. While many users prefer mobile banking access to an older technology like telephone banking, this new service is intuitive and will be integrated with our phone system and contact center. Finally, members will be able to register simply by using the Express Telephone Teller service, making it very convenient for first time users.

NEW ONLINE ACCOUNT OPENING TOOLS

We will also be enhancing the options you have to open new accounts online. We have long offered online loan applications and we are upgrading that platform also. Members will enjoy the new experience and applications will be shorter and easier to complete. There will also be access to more products using the online application. Through Home Banking, members will be able to open more new deposit accounts, and open new account relationships as well. Also, those who are not yet members of True North will be able to join online.

TECHNOLOGY RESOURCE CENTER, TIMELINE AND FAQ's

Updates regarding technology changes will be provided through the website and in-branch communications. We have created a Technology Resource Center on our website that will be your one stop location for all the news and information about upcoming technology changes. Check back periodically for updates - and you'll want to pay close attention during the month of November. **As we get closer to December 5th, we'll have handy guides and FAQ's for distribution in the branches as well.**

As always, you can also reach out to a branch representative at your local branch or call the Member Contact Center at (907) 523-4700 should you have any questions about the upcoming changes.

Thank you for your membership!

Sincerely,

Lauren MacVay
President/CEO