



The North Word

April 2009

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...need renovations?

Ask about our
Home Equity Line Credit Card special!



Use your equity for something you need! Visit your local branch for info!



Fish On!

Great rates on boat loans...
Apply today!



APPLY ONLINE!

www.truenorthfcu.org

Fish On with Low Rates!

Did you see us at the Boat Show in Juneau on March 20th, 21st, and 22nd? If not, we are still offering great deals on boat loans.

Once you've found the perfect boat, would you rather put it in the water or leave it on the trailer while you work overtime to pay for it?

What might seem like a small difference in loan rates can make a big difference in your monthly payment. At True North FCU, low boat loan rates are one of our specialties. We have rates and terms to fit every member's needs.

So before you pick out a boat and weigh anchor, arrange for financing that will keep you afloat.

Call your local branch for more info or apply for a loan on line at www.truenorthfcu.org. Either way, apply today!

True North FCU Privacy Notice for 2009

True North Federal Credit Union is a member-owned financial cooperative and as such, conducts its business in the best interests of its members. Therefore, protecting member privacy is a top concern. We are required by federal law to provide to you this privacy policy which describes our policies concerning the information we collect about our members, and how it is used in conducting the business of the Credit Union. If after reading this notice you have questions, please contact us at (907) 523-4778 or write to:

Vice President of Operations

True North Federal Credit Union
P.O. Box 34157
Juneau, AK 99803

Part I: What This Policy Covers

This policy covers "non-public personal information," which we call "information" in this policy. This means personally identifiable information that we obtain about you in the course of providing services to you. This policy does not cover information that is actually obtained from public sources such as real property records or telephone directories. It does not include information that cannot be identified with you personally, such as general statistical information about our members.

Part II: Sources And Categories Of Information We Collect

We collect information about you so that we can provide the products and services you request, develop new products and services, inform you about other products and services you may be interested in, and comply with legal and regulatory requirements. Examples of sources and types of information we collect include the following:

- From your applications for our services or other communications you have with us we obtain information such as your name, your address, your social security number, your assets, your income, your other debt, and your financial transactions.
- From our own records, we obtain information about your transaction and experiences with us, such as account balances, payment history, parties to your transactions, and credit card use patterns.
- From consumer reporting agencies, we obtain information about your financial history with third parties.
- From third parties such as employers and other creditors, we verify information that you supply on your applications for our services.
- From third parties involved in transactions on your Credit Union accounts, such as merchants calling to verify checks that you write.
- We collect demographic information about our members to help us better develop and provide products and services.

Part III: Categories Of Information We May Disclose About You

We may disclose any type of information we have about you to third parties to meet our reasonable business needs and to conduct your transactions.

Part IV: Categories Of Non-Affiliated Third Parties To Whom We Release Information To Conduct Our Business And As Required Or Allowed By Law

We disclose information to non-affiliated third parties as necessary to conduct our business, to conduct your transaction, and as required or allowed

by law. Examples include but are not limited to:

- Our state and federal regulators
- Our attorneys, accountants and other advisors
- Consumer reporting agencies
- Third parties involved in your Credit Union transactions, such as merchants or to other financial institutions.
- Third parties who make lawful information requests on your account, such as child support data matching programs.

We will disclose any information to these parties we have about you that is necessary to conduct our business, complete our transactions, or is required or permitted by law.

Part V: Other Non-Affiliated Third Parties To Whom We Release Information: Service Providers And Joint Marketing Partners

We disclose information to third parties with which we have agreements to help us provide our products or services to you, and to third parties with which we have partnered to jointly offer, endorse or sponsor a financial product or service. We can disclose whatever information we have about you to these third parties, although we generally limit the information we supply to what is necessary for the third parties to fulfill their agreements with us.

Before we disclose information to these third parties, they must agree in writing to keep your information confidential and use it only for purposes we authorize. Examples of such third parties include:

- Companies with whom we have contracts to print and mail our member statements.
- Companies with whom we have contracts to process member credit card transactions.

Alaska Airlines Miles Winner To Be Announced on April 15th!

...need a vacation?

Ask about our
Home Equity Line Credit Card special!



During March visit your local branch and enter to win 25,000 Alaska Airlines Miles!

2009 PRIVACY NOTICE

(continued from page 2)

- Companies with whom we have contracts to jointly offer credit and other insurance.
- Companies with whom we have contracts to underwrite or service member mortgage loans.

Part VI: Disclosure Of Information About Former Members

We disclose information about former members only as allowed or required by law. Subject to this limitation, we may disclose any category of information we have about you.

Part VII: Our Protection Of The Security Of Your Information

We maintain physical, electronic, and procedural safeguards that comply with federal regulation to guard your non-public personal information.

Part VIII: Our Right To Change This Policy

This policy is effective 01/01/2009. We can change this policy by notifying you in writing. If a new policy will be subject to opt-out rights, we will give you at least 30 days advance notice before the new policy goes into effect, and we will disclose means by which you can opt out of disclosure of nonpublic personal information.

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There are **NO**
April 2009 Holiday
Closures!

Need your tax refund fast?
Tired of waiting in line?
Need info after closing?

You can check your accounts 24/7 through our Express PC online account access at www.truenorthfcu.org. Apply for your PIN at your local branch today!

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“ If we had no winter, the spring would not be so pleasant; if we did not sometimes taste of adversity, prosperity would not be so welcome. ”

—ANNE BRANDSTREET

Fee Change Notice*

CREDIT CARD LATE FEE (Goes up from \$20.00) - **\$25.00**

CREDIT CARD OVERLIMIT FEE (Goes up from \$15.00) - **\$25.00**

SKIP PAYMENT FEE (Goes up from \$20.00) - **\$25.00**

NON-MEMBER CU DRAFT FEE (Goes up from \$2.00) - **\$5.00**

MONEY MARKET FEE FOR BELOW MINIMUM INTEREST BEARING TIER (Minimum balance goes up from \$1,000 to \$2,500) - **\$5.00**

*Effective date for all fee changes is May 15th, 2009



**DIRECT
DEPOSIT**
saves
TIME

Don't Do it... **Don't stand in line to deposit your Tax Refund check!**

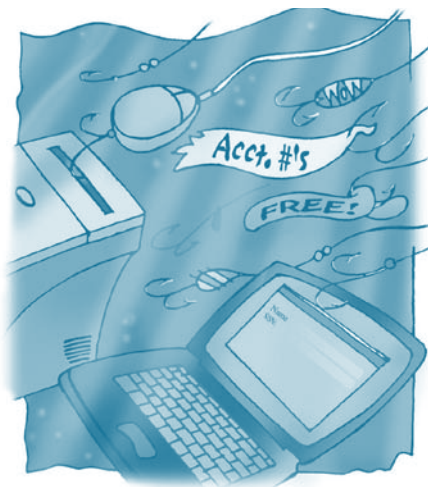
Ask at your local branch about Direct Deposit the next time you're in and find out how you can use that time spent in line for more important things!

Protect Your Information and Yourself from Phishing!

Shopping and taking care of your finances online is extremely safe when you protect passwords, safe-guard personal information, use secure sites, and check the validity of the sites you use. Unfortunately the crooks are always coming up with new ways to steal your information and commit theft. Knowing how to deal with would-be fraudsters and the latest phishing scams will help you protect your assets and help keep you safe from crime.

Across the country, there has been a sharp increase in fraud in the recent months due in part to an unstable economy; consumers are more likely to take chances during uncertain times. One only has to open their junk-email boxes to see the effects of this increase. Read all correspondence; mail, emails, text messages, etc. with a discerning eye. Always check the validity of such communication before passing on secure information. Most financial institutions and e-commerce sites would never ask you to verify secure information in an email or text message. When in doubt get call back information, then look the number up to verify the correct information. Let a supervisor or manager of the business/organization in question know right away if someone has tried phishing for your personal or account information.

While we know of no True North members who have experienced



these, the following are examples of some recently reported phishing activity:

- Text messages were sent to members indicating they should call a specific number and provide credit card information based on a freeze on their account.
- Computerized calls to members indicated possible tampering of their check cards and asked them to enter their 16-digit check card number. The phone number shown on Caller ID appears to be a legitimate number, possibly hijacked by the fraudsters.
- Members were blanketed with phone and text messages stating their cards had been suspended and directed them to call a number to reactivate their card. They were then instructed to input their card numbers and PIN.
- Fraudulent e-mail and text

messages are being sent to appear as if they are from their credit union. The credit union's web site has been re-created by the scammer, who then asks members to enter their card numbers, expiration date, PIN and CVV2/ CVC2 numbers. Calls are also received in the middle of the night stating their cards are experiencing fraud, and they are then asked to provide personal information.

- Credit cardholders received a telephone message from an unknown party who left a telephone number for the member to call. The caller ID read 'economic relief.' When members returned the call, they were prompted to press 1 to lower rates, a person then came on and asked for social security number, credit card number, etc.

Keep an eye out for these and similar scams. The threat of fraud due to phishing attempts continues to be very active; in the current economic climate they will continue to increase.

Protect your information on a daily basis. Always keep numbers and passwords tied to your accounts private and shred or burn your old statements. Lock-up cards, check book, ID, Social Security Card, and statements in your home and while out in the community, eg: use lockers at health clubs, lock purses/bags in the car, keep an eye on your purse/bag in the store, and be aware of preying eyes while checking out.

True North Federal Credit Union • Members Are Our Business!

Board of Directors

Jim Andersen

CHAIR

Creighton Laurent

VICE CHAIR

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JUNEAU BRANCH
MANAGER

Ryan Dean

MENDENHALL BRANCH
MANAGER

Adina Larson

YAKUTAT BRANCH
MANAGER

Express Teller:

Nationwide: 1-800-4-TELLER

Anchorage: 907-771-4744

Fairbanks: 907-328-4744

Juneau: 907-523-4744

24/7 Loans: 1-866-564-2259

24 Hr Bill Pay Support:

1-866-628-1691

Credit Card Customer Service:

800-654-7728

www.truenorthfcu.org

Branches

Juneau:

Downtown Branch

907-523-4777

Fax 907-586-1173

Mendenhall Branch

907-523-4700

Fax 907-523-4716

Administrative Office

907-523-4778

Fax 907-586-8078

Statewide:

Anchorage Branch

907-771-4777

Fax 907-561-1538

Fairbanks Branch

907-328-4777

Fax 907-456-6109

Yakutat Branch

907-784-3304

Fax 907-784-3415

Statistics as of February 28th, 2008

Assets\$101,842,249

Loans\$62,679,596

Shares.....\$94,187,638



We Do Business in Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

