



WINTER
2023-2024

The North Word

CHEERS TO THE NEW YEAR!



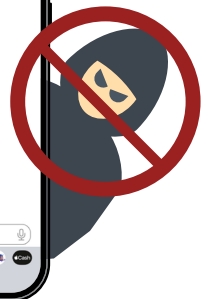
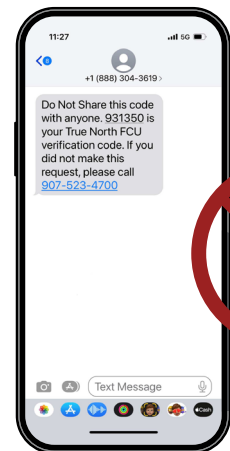
Lauren MacVay
President/CEO

This past year we celebrated 75 years of service to our Alaska members and communities. We have had a good time looking back and seeing how much we've grown and changed over that period of time.

This past year was a dynamic one with increasing interest rates and inflation stressing the wallets of all Alaskans. Despite the turmoil the Credit Union had another successful year, accomplishing key goals for our membership while maintaining solid financial metrics. Further, True North strives to respond to member needs, even in times of crisis. We stood ready with bridge programs in the face of a government shut down (and still do) and were able to provide much needed financial support to members impacted by Mendenhall River flooding this past summer.

I'm also happy to report that our program with [Alaska Heat Smart](#) is thriving, and the number of members True North is helping get energy efficient heat pumps into their homes has grown dramatically over the course of 2023. It's wonderful to see this partnership thriving to the benefit of our members and community.

There were some challenges this year, particularly from fraudsters bent on taking advantage of our members. I'll take this moment to again remind you – please do not ever give out that one time passcode we send you to get into eBanking. If someone is asking for it over the phone – it's not us! We continue to invest in new technologies to protect the membership and the Credit Union from these bad actors, but our best defense is savvy members. If you want to learn more about different fraud schemes that are impacting credit union members across the country, check out [MyCreditUnion.gov's Fraud Prevention Center](#).



Of course, this is the New Year! It's time to look forward to the coming year and beyond, and there's lots to look forward to. In our drive to become *Alaska's Most Loved Credit Union*, we will continue to evolve as your needs evolve. If you know of needs in your community where you feel like True North can make an impact, we do want to hear from you! The coming years will see continued investment in products and services for business and consumer members alike, member facing technology, financial education and community impact offerings, and perhaps most importantly, our team.

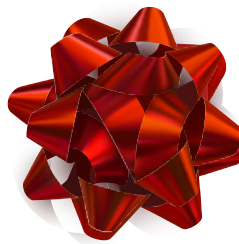
I hope the New Year brings health and opportunity your way,

BOARD OF DIRECTORS

- Christine Moleski, Chair
- David Teal, Vice-Chair
- Mark Troupin,
Secretary/Treasurer
- Karen Morgan
- Valerie Mertz
- Alec Mesdag
- Justin McKoy

SUPERVISORY COMMITTEE

- Elizabeth "Buffy" Pederson
- Josephine Stern
- Chris Letterman
- Amber LeBlanc
- Timothy Lewis



Be sure to stop by the nearest branch for your free poster and rack card sized 2024 calendar featuring the winning photo by **Heidi Morrison** from Anchorage.

True North has begun its Board election process for 2024

If you are a member with the qualifications for and interest in Board service, [click here](#) or scan the QR code for details.



Courtesy Pay Fee Change:

Now limited to 3 fees per day and waived for transactions below \$5.00.

See the fee schedule on our website for details.



HAVE YOUR PFD CHECK DIRECT DEPOSITED TO TRUE NORTH!

[Take me to the PFD application](#)

The 2024 PFD filing season begins January 1, 2024. The online PFD application will be available on their website beginning at 9:00 AM AKST on 1/1/24 until 3/31/24.

WE WILL BE CLOSED ON THE FOLLOWING HOLIDAYS:

- Monday, January 1:** New Year's Holiday
- Monday, January 15:** Martin Luther King Jr Day
- Monday, February 19:** Presidents' Day
- Monday, May 27:** Memorial Day

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Mark Troupin, SECRETARY/TREASURER
Karen Morgan
Valerie Mertz
Alec Mesdag
Justin McKoy

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

Chris Oeser, ANCHORAGE BRANCH MGR
Monique De Luca, JUNEAU BRANCH MGR
Amy Tonsgard, MORTGAGE LENDING MGR

STATISTICS AS OF NOVEMBER 30, 2023:

Assets \$220,147,984
Loans \$162,172,639
Shares \$187,397,375

TELEPHONE TELLER: (907) 523-4700

24/7 LOANS: Easy online application at www.TrueNorthFCU.org

24 HR BILL PAY SUPPORT: (866) 395-5336

GENERAL E-MAIL:

memberservice@truenorthfcu.org

24/7 DEBIT/CREDIT

CARD SUPPORT:

(866) 664-9364

WEBSITE: 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.



Juneau Pilot App Program

True North is 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.](#)



Photo taken by the True Crew



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