January 2025

Tongass Federal Credit Union

Vol. 06 Issue 01

REFLECTING ON A YEAR OF CONNECTION

As we look back on 2024, we're filled with gratitude for everything we accomplished together. Here's a look at some of the highlights from the past year:

- **Improving Member Products and Services:** We're always working to improve the experience of being a Tongass member and made some big improvements this year. We lowered our Courtesy Pay fee to $10 and increased the limit to $1,000. For Business Members, we added a mobile banking app and mobile check deposit. And for youth, we lowered the age for a debit card to 10.
- **Connecting Our Communities:** We kicked off summer with the Haines 4th of July celebration and connected with neighbors at the Juneau Maritime Festival and Metlakatla Health Fair. Our team also participated in events like the Indigenous Peoples Day celebration in Sitka, Ketchikan's Fil-Am Festival, and the Seagriculture and Southeast Conferences. We also attended the Alaska Credit Union League and America's Credit Unions Governmental Affairs Conferences, connecting with others in the Credit Union industry.
- **Supporting Local Causes:** This year, we raised over $11,000 for Humanity in Progress through a silent auction in Petersburg, and $15,000 across Southeast to fight food insecurity with our Cash for Cans fundraiser. Your generous contributions continue to make a difference for our neighbors.
- **Investing in Our Youth:** Youth Month was a highlight this year as we welcomed over 90 new youth members. Our staff took the MoneyBunny book readings to schools throughout Southeast, we offered specials, games and prizes to encourage savings for our youngest community members.

  We were also able to award 11 "Jump Start Your Life" scholarships to graduating seniors, providing essential support for their post-high school goals. We awarded over $20K in scholarships and sponsorships this year!
- **Making Financial Literacy Accessible:** Financial education continues to be a key focus. We held homeownership and financial literacy sessions in Klukwan and Wrangell, partnered with SAIL to provide youth FinEd, and hosted Financial Reality Fairs at high schools in Petersburg, Skagway, Ketchikan, and Wrangell.
- **Connecting with Our Members:** Our team loved connecting with you at our two big member events this year: the Annual Meeting in February and Member Appreciation Day in August. These gatherings provided an opportunity for member-owners to cast votes, give input on the direction of our Credit Union, and celebrate the sense of community that makes Tongass FCU so special.

This is just a snapshot of the many accomplishments and community connections that made 2024 such a meaningful year. Thank you for being part of it all. We can't wait to see what we'll achieve together in 2025!

LAUNCHING THE NATIVE AMERICAN CREDIT UNION COALITION

This year, we took part in a milestone for Native American credit unions. Four of our team members are founding members of the Native American Credit Union Coalition (NACUC), an organization built on a shared vision to strengthen tribal communities through financial services.

The coalition's mission is to unite Native American credit union professionals and institutions serving Indigenous populations, advocating for and sharing best practices to strengthen communities while honoring their rich heritage and values. The NACUC is designed to be a resource for credit unions and professionals, supporting tribal communities through collaboration and connection.

With a vision that emphasizes the transformative power of credit union services in every tribal nation, the NACUC aims to enhance financial well-being for tribal members. By building a network of Native American professionals and credit unions, the coalition seeks to foster resilience in Native communities while continuing to honor their unique traditions.

We're honored to be part of this movement and excited to collaborate with others in the industry to make a meaningful impact for generations to come.

ANNUAL MEETING SAVE THE DATE

Friday, February 28th

In-person at Cape Fox Lodge or join online from anywhere!

Doors at 5:30pm

Meeting starts at 6pm

More info coming soon at TongassFCU.com

OUR NEWSLETTER IS GOING DIGITAL!

Starting April 1, 2025, our newsletter will be fully digital! This change will make it easier than ever for you to access updates and stay informed.

If you're signed up for eStatements, you'll receive a link to the newsletter directly in your email. You can also access it anytime on our website or by following us on Facebook.

Not signed up for eStatements yet? It's easy! You can enroll through online banking, give us a call, or stop by your local branch or microsite.

CLOSURES THIS QUARTER

Wednesday, January 1, New Year's Day

Monday, January 20, Martin Luther King Jr. Day

Monday, February 17, Presidents' Day

#SoutheastStrong

2024 BOARD OF DIRECTORS (ELECTED)

Scott Edwards, *Chair*; Mark Tollfeldt, *Vice Chair*; Audrey Hudson, *Secretary*; Jennifer Etten, *Treasurer*; Ron Connor; Michelle Cleaver; Mike Cruise; Rob Steward; Gavin Hudson.

SUPERVISORY COMMITTEE (APPOINTED)

Jason Custer, *Chair*; Georgianna Zimmerle, *Secretary*; Dirk White; Janice Hill, Joe Mainardi.

EXECUTIVE TEAM

Helen Mickel, *President/CEO*

Rebecca Schmidt, *CFO*

Josh Cridlebaugh, *VP Controller*

Gracia O'Connell, *VP of Operations*

Laura Castetter, *VP of Marketing*

Lucette O'Hagan-Lovell, *VP of Commercial Lending*

Luree LeBrock, *VP of Real Estate Lending*

Steve Smith, *VP of Lending*