

# Northern Skies News

Spring 2011

Northern Skies Federal Credit Union - "Serving you ... better" since 1967!

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## Gas Prices Got You Down? Fill Up on Savings While Rates Are Low!

Looking for a vehicle to go further on your gas tank? Well, we've got the low-rate auto loan to go further on your budget! With gas prices on the rise, now is a great time to determine what options you have to help keep your costs as low as possible.

Evaluate the efficiency and related expenses of the vehicle you're driving now. There are great resources available such as [www.fueleconomy.gov](http://www.fueleconomy.gov) that can provide free information on your vehicle's energy rating, side-by-side comparisons to help you choose a vehicle, and gas mileage tips at the click of a mouse.

Give us a call and let us help you determine how much your vehicle is worth, your options for refinancing, or even pre-approve you for a new auto loan.

## Member Appreciation BBQ Friday, June 24 - 11:30am to 4:30pm

Please join us as we take this opportunity to say "thank you" to our members for the continued support of Northern Skies through the years. This is also a great time for you to invite your family, friends, and co-workers to come and check out your credit union, enter to win a door prize, and enjoy lunch on us.

## Are Your Kids on the Right Track to Financial Independence?

For many of today's young adults, that goal is still a long way off. Forty-one percent of parents still provide some level of financial support to their children ages 23 to 28. In addition, only 23% of parents say their kids are very knowledgeable about money management.\*

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

**Join.** As a start, open a savings account for each child in your family at the credit union. As soon as your children are old enough, allow them to help count their money and decide how much they would like to deposit into their account to save for another day. As they get older, guide teenagers through using a debit card and balancing a checkbook.

**Share.** Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges such as finding a better cell-phone plan, calculating the total monthly cost of owning a car or sticking to a budget with back-to-school or holiday spending.

**Coach.** Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make Northern Skies and all credit unions a natural partner in pursuing financial security.

We're always here to help, so we encourage you and your kids to ask questions.

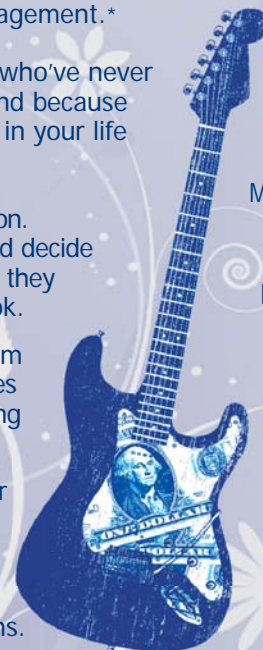
\*2010 Families and Money Survey, Charles Schwab

**MONEY  
ROCKS  
AT MY  
CREDIT  
UNION**

Make a deposit to your credit union account (or open a new one) during April to participate in the National Youth Saving Challenge.

Ten young savers will be selected nationwide to each win \$100!

(Must be under age 18 to participate.)



**NATIONAL  
CREDIT UNION  
YOUTH WEEK  
April 17-23  
2011**

**credit  
UNIONS  
celebrate  
youth  
in april**



**LOCATIONS:**  
400 W. BENSON BOULEVARD  
1000 O'MALLEY ROAD

**LOBBY HOURS:**  
MONDAY-FRIDAY 10AM - 6PM  
SATURDAY 10AM - 4PM

**DRIVE-THROUGH HOURS:**  
MONDAY-FRIDAY 8AM - 6PM  
SATURDAY 10AM - 4PM

**DEPOSITS AFTER HOURS**  
CAN BE PLACED IN ONE OF OUR  
SECURE NIGHT DEPOSIT BOXES

*e-Navigator!* ONLINE BANKING:  
[www.northernskiesfcu.org](http://www.northernskiesfcu.org)

*The Navigator:*  
(907) 563-5227  
(888) 606-5227

**PHONE:**  
(907) 561-1407  
(800) 747-1407

**FAX:**  
(907) 561-4005

**MAIL CORRESPONDENCE TO:**  
400 W. Benson Boulevard  
Anchorage, Alaska 99503

**OUR VOLUNTEER BOARD OF DIRECTORS:**

**MARVA LUHRS**  
CHAIRMAN

**RICHARD BUZBY**  
VICE-CHAIRMAN

**MARY ELLEN GAMEL**  
SECRETARY

**REBECCA HANSON**  
TREASURER

**MARC STELLA**  
**JACK MCGARY**  
**CHRISTOPHER SCHLICHTEN**  
DIRECTORS

**OUR LOCATIONS WILL BE CLOSED:**

**Memorial Day**  
Monday,  
May 30, 2011

**Independence Day**  
Monday,  
July 4, 2011

Equal Housing  
LENDER



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government  
**NCUA**  
National Credit Union Administration,  
a U.S. Government Agency



## ePay Online Bill Pay System Upgrade!

The ePay Online Bill Pay system will be upgraded on April 20, 2011 with a fresh look and simplified navigation to help you bank smarter and live easier. A separate mailing will follow, but here's a snapshot of some of the changes.

### What's new:

- Scheduled payments: When you schedule a new payment you will select the "send on" date.
- Funding accounts: If you have more than one funding account, the drop down box will appear at the top of your payee screen.
- Improved eBills: You can set your bills to be delivered directly to your ePay account.
- Improved Reporting: You will have the ability to categorize your payees and create custom reports.
- Existing ePay user fees will now be charged on the 20th day of each month. New users will be charged on their anniversary dates.

### What you need to know:

- ePay will be unavailable from 4:00am to 12:00pm on Wednesday, April 20, 2011.
- There will be no disruption to previously scheduled or recurring payments.
- Payment history will be converted to the new system by April 24, 2011.
- Usernames, passmarks, passwords, and eBills will need to be re-established.

We appreciate your patience during the upgrade process. If you have questions or concerns about the upgrade, please give Joyce a call at 550-4221 or (800) 747-1407.

## Help Change a Child's Life!

Northern Skies is participating in Change a Child's Life. All proceeds will directly benefit the Children's Hospital at Providence.

Do you have change in your pockets or at the bottom of your purse? Tired of all those pennies rolling around in your car? Bring them in and donate them to a great cause. Cashing a check and getting coins back? Simply dropping them in the change box will help some kids right here in Anchorage.

The deadline to donate your change is April 30, 2011 and every single penny helps! Help us gather enough change to make a difference.

Together, we can change a child's life.



## Thank You to Our Wonderful Volunteers!

Over the years, our dedicated Board Members (listed on the left) and our Supervisory Committee Members (listed below) have put in a lot of dedicated hours and hard work in support of our credit union.

Simply put, we just couldn't do it without them and we are sincerely grateful for each and every one of them!

Bill Blydenburgh  
Sharon Headley ♦ Merri Shunk  
Darlene Cyril ♦ Michelle Dellacroce

## Please Support Our 2011 Amblin' for Alzheimer's Team!

Come and join the Northern Skies Amblin' for Alzheimer's team for a morning filled with fun, food and festivities, including a silent auction & an ice cream social. Amblin' starts with an easy amble along the walk route and back, but those wanting a shorter walk can return to the chalet at any time.

**Saturday, May 7, 2011 - Kincaid Chalet**

Registration will start at 10:30am - Walk begins at 11:30am

All proceeds benefit the programs and services provided by the Alzheimer's Resource Agency of Alaska, which serves over 5,000 individuals yearly, through in home services, care coordination services, educational programs and support groups. If you would like to make a financial contribution, you can do so at either of our branches and they are greatly appreciated.

Registration forms will be available at both of our branches, at the Alzheimer's Resource Agency at 1750 Abbott Road, or register online or make a donation at [www.alzaska.org](http://www.alzaska.org).



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