



SUMMER 2019

DESTINATION; RELAXATION

We hibernate patiently, or rather impatiently through a cold, dark winter just to get a glimpse of spring – A promise of our famed Alaskan summer. Summertime in Alaska is when life really starts moving and what better way to celebrate our breathtaking state than to gather your family and get on the road.

There are a lot of ways to take full advantage of our great outdoors. There's an abundance of hiking, biking, fishing, and even berry picking for those of us looking for a milder adventure. There's tent camping, car camping, and of course we must highlight glamping for us folks who just want to have our creature comforts along for the ride.

We hope that you have an opportunity to pause your life for just a bit and look out to this wonderful wilderness that surrounds us. This year, grab onto your favorite people and fill this summer with memories of all things that make us Alaskans wild!

SMART FINANCING FOR YOUR HOME AWAY FROM HOME

When choosing where to finance, there's lots to consider. Who has the best rate is what generally comes to mind, but flexibility of term, down payment, and convenience are also important.

If you're shopping rates, we've got you covered along with flexible terms and as little as \$0 down. Our loan department will get you approved, closed, and on the road in the same afternoon. Come visit us, camping gear in tow, and let's get you on the road today!





FINANCIALLY CONQUERING YOUR SUMMER

Even the best money managers can fall short during a jam-packed summer schedule ... and for good reason! Along with that summer sunshine are more opportunities for vacations, impromptu road trips, weddings, concerts, games, and frequent stops for ice cream - all on top of our everyday pleasures and demands. But, don't let your money melt away with your ice cream, there are ways you can financially conquer your summer!

Get started with these 3 steps:

1. PLAN & PRIORITIZE

It's easy to get wrapped up in the 'do it all' mindset when there's an event or opportunity around every corner. Take some time this season to set a summer budget and bucket-list.

Once you know your budget, you can prioritize your must-do's and don't forget to include the family. Circle some of your favorites and see how they check out with your budget. And don't forget to leave a little room for some spontaneity!

From there, you may find that you've made room for a little or a lot more fun. If you reach the top of your budget, fill in the gaps with free events and activities and you won't feel like you missed out this summer.



*Easy Home Equity LOC Application
+ In-House, Individual Credit Review*

LOCAL AT IT'S BEST!

Time and time again our members rave about the speed and ease of pursuing a Home Equity LOC from application to funding. At Northern Skies FCU, all loan applications are processed and individually reviewed right here in Anchorage. We pride ourselves in offering local servicing and financing, with same day approvals and closings*. Call our loan department today and experience it for yourself!

No equity? No problem! Get approved up to \$15,000 with our Mini Home Equity LOC - Exclusively offered by Northern Skies FCU.

*Same day closing available for Mini-HELOC product only. Funds typically available within three business days of closing.



2. GET CONNECTED

It's never a bad idea to get connected to your account. Normal routines can be thrown off by vacations and spontaneous summer fun. With the Northern Skies eMobile App, you'll have access to your account wherever the summer sun may lead you.

With features like Snapshot, you can peek at your balances in just seconds! You can even set up notifications to tell you when your balances get low, or when your deposits come in. Controlling your spending has never been easier!

Before heading out for your summer ventures, schedule your payments with Online Bill Pay. Give yourself peace of mind that your bills are paid while you're out enjoying yourself this summer.

3. HAVE FRUGAL FUN!

If you're headed out for a drive or event, do yourself a favor and pack snacks or even a picnic. Those small expenses can often accumulate to a small fortune if you're not careful.

Don't forget to get your friends on board too! While we may not share all the details of our financial lives with each other, we can all agree that we can have fun on a budget.

Invite your friends over for a potluck-style BBQ, a game of bocce ball, or take a stroll around the block and say hello to your neighbors.

YOUR CARD, YOUR RULES!

- ➡ Turn your debit/credit card on or off
- ➡ Control your own spending limits
- ➡ Set alerts, location boundaries, parental controls & MORE!



MyCARDRULES™

Your FREE Debit/Credit Card Security App



MEMBER APPRECIATION

== **BBQ** ==

FRIDAY, JULY 12

1001 E Benson Branch

11:30am - 3:30 pm

**BURGERS, DOGS, FIXIN'S, SIDES,
& FAMILY FUN!**



2020 Northern Skies Election Nominations

The Northern Skies Federal Credit Union Nominating Committee is accepting letters of interest for three positions that will be available on the Board of Directors in 2020, all positions are for three-year terms.

Members who submit letters of interest should include their full name, account number, current contact information, qualifications, and any related experience. Letters should be addressed to:

Nominating Committee of
Northern Skies Federal Credit Union
1001 E. Benson Boulevard
Anchorage, Alaska 99508

Nominations must be received no later than 5:00 PM on Saturday, August 3, 2019.

CONGRATULATIONS



Employee of the Quarter:
Diana Symens

Certified CU Financial Counselor:
Lupe Lealaisalanoa

We are so grateful for staff who go above and beyond to serve our members!

Locations:

1001 E. BENSON BOULEVARD
1000 O'MALLEY ROAD

Lobby Hours:

MONDAY-FRIDAY 10AM - 6PM
SATURDAY 10AM - 5PM

Drive-Through Hours:

MONDAY-FRIDAY 8AM - 6PM
SATURDAY 10AM - 5PM

Deposits After Hours

CAN BE MADE SIMPLY
AND SECURELY WITH OUR
eMobile APP
OR, PLACED IN ONE OF OUR
SECURE NIGHT DEPOSIT
BOXES OR ATMS

eNavigator Online Banking
www.northernskiesfcu.org

The Navigator Phone System
(888) 606-5227

Phone:

(907) 561-1407
(800) 747-1407

Fax:

(907) 561-4005

Mail Correspondence To:

1001 E. BENSON BOULEVARD
ANCHORAGE, ALASKA 99508

eMail:

info@northernskiesfcu.org

Board of Directors

MARVA LUHRS
CHAIRMAN

RICHARD BUZBY
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SECRETARY

JACK MCGARY
TREASURER

REBECCA HANSON
CHRISTOPHER SCHLICHTEN
MERRI SHUNK
DIRECTORS

Equal Housing
L E N D E R



Supervisory Committee

MICHELLE DELLA CROCE
COMMITTEE CHAIR

Supervisory Committee
Mailing Address:

3705 Arctic Boulevard, PMB MM
Anchorage, Alaska 99503

eMail Address:

Sup.com@northernskiesfcu.org

Holiday Closures

Labor Day
Monday, September 2

Columbus Day
Monday, October 14

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

PRIVACY NOTICE Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.northernskiesfcu.org or we will mail you a free copy upon request if you call us at 561-1407 or (800) 747-1407.