WINTER 2020 NEWS

2020 VISION Your financial health in focus.



"THERE IS NOTHING MAGICAL ABOUT THE FLIP OF THE CALENDAR, BUT IT REPRESENTS A CLEAN

BRÉAK, A NEW HOPE, AND A BLANK CANVAS."

Jason Soroski

NEW YEAR, NEW HEIGHTS!

I'd like to personally wish each of you a year of good health, happiness, and prosperity. Thank you to our members, staff, and volunteers, for not just another successful year, but a truly successful decade! As our credit union continues to grow, so does our inward focus on offering an unmatched level of service to our members. We continue to search for ways to improve the financial lives of our members, whether that's by improving our technology or making every conversation an opportunity to find solutions for your needs. We look forward to serving you in 2020 and for many more decades to come.

Thank you for your membership, and choosing Northern Skies for your financial journey.

D. Kyler Howlett, President

Building Brighter Futures

We are excited to announce that we will be accepting applications for The Richard Buzby Scholarship now through March 31, 2020. This scholarship was established in honor of Mr. Richard Buzby, founding member, and dedicated volunteer of Northern Skies FCU.

The purpose of the Richard Buzby Scholarship is to recognize and help fund the college, or vocational school, tuition of aspiring students as they pursue their continuing education.

For more information, and to download an application, please visit our site at www.nsfcu.org.



FINANCIALLY EMPOWER YOUR 2020

SET GOALS

Work toward the future you want by setting specific, measurable, and achievable, goals. If saving money is your goal, check out our Savings Goal tool in online banking. You can monitor, track, and receive notifications to help you stay focused and engaged. With the right tools, reaching your goals has never been easier.

GET ORGANIZED

Days of remembering too many passwords, calling to pay your bill, and unorganized filing systems, is a thing of the past. Online Bill Pay stores all payee information and payment history, so keeping track is effortless. Best of all, Bill Pay is also available on the mobile app so you can pick, click, and pay, on the go!

TACKLE DEBT

Through our partnership with GreenPath Financial Wellness, we're able to provide our members with free, personalized financial coaching. If you have credit card debt or high interest rate loans, call GreenPath and speak with one of their friendly experts. Their debt management service can offer you an easier way to pay off your entire debt faster — all while saving you money on interest and fees.

Get started by calling 877-337-3399 today!



HOME EQUITY LOANS

VEHICLE LOANS

JUST FOR YOU LOANS



Put some momentum behind the "New Year, New Me!" mentality and take advantage of our awesome loan rates! Bring your loan to Northern Skies for a better rate and lower monthly payments. Chat with one of our loan folks today and let us help you make a plan to consolidate debt, lower your payments, or get something shiny and new to help ring in the new year. Whatever your goals, we're here to help you achieve them.

CREDIT UNIONS FIGHT AGAINST HUNGER

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Last season, Alaska Credit Unions took a stand, and fought against hunger together with the Cash-4-Cans campaign. With your help and generosity, we raised over \$25,000 for the Food Bank of Alaska and a total of over \$70,000 for food banks all over the state. This campaign helped provide food to many Alaskan families and we want to thank you for your continuing support for hunger knows no season.

JOIN US FOR THE **FEBRUARY FOOD DRIVE**

Throughout the month of February, we will be collecting canned goods and monetary donations for the Food Bank of Alaska! Each can, and donation (min. \$5), is an entry to win a Northern Skies swag box!

PFD APPLICATIONS DUE MAR 31ST BANK CODE: CX | ABA ROUTING NUMBER: 325272157

For your account number please refer to the bottom of your check, the Account Details tab in online banking, or give us a call!

> Account Number 1012056614 000123456769 0123

TAX INFORMATION

Your year-to-date tax information can be found in your December 2019 statement and in the "Tax Information" tab when viewing your account in online banking.

IRA YEAR-END BALANCE Represents the Fair Market Value Contributions can be made for IRS reporting purposes.

2019 IRA CONTRIBUTIONS through April 15, 2020!

JOIN US FOR THE **2020 ANNUAL MEETING**

March 18th | 7pm | Benson Branch

Join us for an evening of fun and information. This meeting is a great opportunity to hear about important issues concerning our credit union while also enjoying food and door prizes!

EMPLOYEE SPOTLIGHT

KATHRYN PAULSON

Employee of the Quarter

JACOB GLATT Certified Financial Counselor



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www.nsfcu.org

BRANCH CLOSURES

Monday, Jan 20 | MLK JR. DAY Monday, Feb 17 | President's Day

You can access your account 24/7 with online banking, the mobile app, and telephone banking!

BOARD OF DIRECTORS

Marva Luhrs Chairman

Richard Buzby Vice-Chairman

Mary Ellen Gamel Secretary

> Jack McGary Treasurer

Rebecca Hanson **Christopher Schlichten** Merri Schunk Directors

SUPERVISORY COMMITTEE

Michelle DellaCroce **Committee Chair**

Supervisory Committee Mailing:

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