



Fall in love with your credit union membership

There are more reasons than ever to love being a Northern Skies member. Enjoy exclusive savings, products and services you use every day, and being part of a community-focused institution!

Financial Services Worth Falling For!

» PEAK Rewards Checking

Money does grow on trees when you take advantage of our PEAK Rewards checking account! Not only are you able to earn monthly rewards, we even give you \$100 when you make the switch! Check it out at: <https://www.nsfcu.org/resources/tools/services/switch.html>

» Low Interest Rate Loans

As a credit union, we pride ourselves on being able to offer our members low interest rates and flexible terms! Talk to a member of our loan team and see how much we can save you today!

» Free E-Services

Managing your finances is easier than ever, especially when you can do it for free! Check out online banking, bill pay, and all of our other great, free e-Services at <https://www.nsfcu.org/resources/on-the-go>

Home is built with love and dreams!

At Northern Skies Federal Credit Union, we're here to help you reach your home goals, comfortably and affordably. If you've been thinking about transforming your home into the home of your dreams, a HELOC may be a great option for you!

The HELOC Advantage

A Home Equity Line of Credit typically has a much lower interest rate than credit cards and other forms of borrowing. Perfect for large on-going projects, you can draw funds as you need them and only pay interest on the amount you borrow. A HELOC offers the flexible financing you need for home improvements, education, debt consolidation, major life events, and more. You can even use it as an emergency reserve to cover the unexpected. We offer two types of HELOCs to help meet your needs:

🏠 Home Equity Line of Credit

- Generous credit lines based on your home's value
- Competitive interest rates
- Quick, convenient access to funds
- Attentive, friendly service from start to finish

🏠 Mini Home Equity Line of Credit

- Borrow up to \$20,000.00 without any equity
- Competitive interest rate that's only charged on what you use
- Access cash in as little as three business days

Apply online at www.nsfcu.org or give us a call at (907) 561-1407. We're always happy to hear from you!

Account Aggregation is finally HERE!

We're making it easy to access all your account information and financial insights, anytime, anywhere, with Account Aggregation! Now, you can enjoy access to account balances and transaction information for all your external financial data, including other bank accounts, credit cards, and investment accounts - all from your Northern Skies online account or eMobile app!

Adding your external accounts is simple! Just log into online banking from your desktop or the eMobile app, follow the instructions on the dashboard, and you'll start seeing your accounts all in one place.

2021 Annual Meeting

Due to Covid-19 social distancing measures, our 2021 annual meeting has been rescheduled to 7 p.m. on Thursday, December 9, 2021, at the Benson branch.

Community Corner



➔ BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW

On October 21, 2021, our global credit union family will join together to celebrate the 73rd anniversary of International Credit Union Day! ICU Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work, and share member experiences. Stop by a branch, or visit our Facebook page to enter a drawing for a Northern Skies hoodie!

➔ A SINCERE THANK YOU TO THE PROVIDENCE NICU NURSES

During the month of August, our staff came together to adopt a local team to support and encourage! While there are so many deserving teams in our community, our staff chose the Newborn Intensive Care Unit nurse team at Providence Hospital. Many of our team members have, in some way, been impacted by the selflessness and hearts of this group of nurses! We are honored to serve our communities alongside a team like this! Together our staff raised \$400 for them as a small token of appreciation for all of the BIG things they do for a lot of little people every day.

2022 Annual Meeting & Election

Our 2022 election will be carried out by mail ballot (should there be additional qualified candidates) and will fill three, 3-year term positions on the Board of Directors. If necessary, ballots will be mailed to members in January, and the election results will be announced at the 2022 Annual Meeting scheduled for Wednesday, March 24, 2022.

The Nominating Committee has nominated the following candidates for the offices indicated:

- Three 3-Year Term Board of Director Positions
- One 2-year Board of Director Position

Marva Luhrs - Marva is retired from the Anchorage School District and has worked in accounting in public and private sectors for more than 42 years. She has been a member of Northern Skies for 45 years and has served the credit union for more than 36 years on the Credit Committee, Supervisory Committee, and the Board of Directors.

Ellen Gamel - Ellen has been a member of Northern Skies for 47 years and has served on the Board of Directors for 23. Now retired, she served the Anchorage School District for more than 30 years, most recently as the Administrative Assistant at Willard Bowman Elementary School.

Merri Shunk - Currently a senior accountant, Merri has held various positions at a local co-op since 1991 in the area of accounting. She has been a Northern Skies member since 1995 and has served on our Supervisory Committee and Board of Directors for over 13 years collectively.

Michelle DellaCroce - Michelle has been a member of Northern Skies for 21 years and has volunteered on the Supervisory Committee for 15 years, 9 of those years as Chair. She is currently the Payroll Director for NANA Management Services, holds a CPA license and is certified in payroll (CPP) and has worked in both private and public accounting for more than 20 years.

Other members interested in becoming candidates can qualify by the petition method. Official petition forms must be used and will be available on October 16, 2021, by calling the credit union at (907) 561-1407. The signatures and account numbers of at least 1% of members are required in order to qualify as a candidate by the petition method. Petitions must be returned to the credit union by 6 p.m. on November 12, 2021. If no additional candidates qualify by petition, the slate of candidates will remain as proposed by the Nominating Committee. If there is only one candidate for each position, the election will not be conducted by mail ballot and, as long as there is at least one candidate for each position, there will be no floor nominations.

CONGRATULATIONS



JACOB!
EMPLOYEE
OF THE
QUARTER

Access your account
24/7 with Online Banking
and the eMobile App!

SUPERVISORY COMMITTEE

Kevin French
Committee Chairman

Sharon Headley
Rebecca Hanson
Darlene Cyril
Committee Members

Mary Anderson
Alternate

Supervisory Committee Mailing:
3705 Arctic Blvd, PMB MM
Anchorage, AK 99503

Email: sup.com@nsfcu.org

BOARD OF DIRECTORS

Marva Luhrs
Chairman

Mary Ellen Gamel
Vice Chairman

Merri Shunk
Secretary

Jack McGary
Treasurer

Rebecca Hanson
Christopher Schlichten
Michelle DellaCroce
Directors

HOLIDAY CLOSURES

Columbus Day
October 11, 2021

Veterans Day
November 11, 2021

Christmas Eve @ 1pm
December 24, 2021

New Year's Eve @ 1pm
December 31, 2021

Thanksgiving Day
November 25, 2021

Christmas Day
December 25, 2021

New Year's Day
January 1, 2022

The Supervisory Committee is conducting their biennial verification of accounts in conjunction with the September 30, 2021 account statement mailing. Please look at this statement for details.



1001 East Benson Boulevard Anchorage, AK 99508
(907) 561-1407 | (800) 747-1407 | www.nsfcu.org

Equal Housing
L E N D E R



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.