



ENDLESS POSSIBILITIES

No matter what stage of life you're in, the future is full of endless possibilities and opportunities!

As a member of Northern Skies your future is bright! You have a team of financial experts eager to help you explore your possibilities along with the resources to bring them to life!

Financially smart and flexible.

Your future self is constantly evolving. That's why offering financially smart and flexible loan options remains a strategic focus for our credit union and our members.

Whether you're looking for predictable payments or the flexibility of borrowing funds as you need them, we have the resources to help you achieve your goals comfortably and affordably.

Give us a call or stop by today. Let's talk about your plans for the future! With competitive rates, an easy application process, and the friendly service that you've grown to love - you'll be sure to feel refreshed, inspired, and ready to tackle the goals for your future!

3 Easy ways to finance your dreams.



VISA Platinum

With competitive, fixed interest rates, a 25 day grace period on purchases, and 24/7 account access, our VISA Platinum is sure to become your go-to card. Did we mention no balance transfer fees? .



Signature Loan

With competitive interest rates and affordable payment terms, you're sure to find the right loan for what you need, when you need it!



Home Equity Line of Credit

Like a credit card, a HELOC allows you to borrow what you need, as you need it, up until you reach your credit limit. The amount of credit you could get is determined by your home's equity and other factors.

Give us a call at (907) 561-1407, or visit www.nsfcu.org to apply online today!

Congratulations!



Karin Henriquez
Employee of the Quarter

Board of Directors

Marva Luhrs
Chairman

Mary Ellen Gamel
Vice Chairman

Merri Shunk
Secretary

Jack McGary
Treasurer

Rebecca Hanson
Mary Anderson
Michelle DellaCroce
Directors

Supervisory Committee

Kevin French
Committee Chairman

Sharon Headley
Darlene Cyril
Onya Stein
Michelle DellaCroce
Committee Members

Mary Anderson
Alternate

Supervisory Committee Mailing:
3705 Arctic Blvd, PMB MM
Anchorage, AK 99503
Email: sup.com@nsfcu.org

Holiday Closures

Veteran's Day
Friday, November 11

Thanksgiving Day
Thursday, November 24

Christmas Eve
Saturday, December 24 (1pm)

Christmas
Monday, December 26

New Year's Eve
Saturday, January 31 (1pm)

New Year's Day
Monday, January 2

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

Equal Housing
L E N D E R



A digital experience with human support.

We appreciate our members who took the time to provide feedback for our digital experience survey. As we continue to innovate and transform our platform, our focus is to provide a high touch experience with everyday solutions that better your financial life! We are excited to offer two new features following the survey:



Rewards

The Rewards tool has gone mobile! Tracking your PEAK Rewards qualifications has never been easier!



Skip-A-Pay

Mobile members are now able to skip eligible loan payments with the mobile Skip-a-Pay tool.

Post Conversion Update!

Following our core system update on August 1st, members will now see all accounts that are linked to their social security number in online banking. If you'd like to simplify your account dashboard, you can easily "hide" accounts in your settings. Just click on the "Accounts" tab and then click the pencil icon next to the account you'd like to edit. From this area, you have the ability to hide the account, give your account a nickname, or give it a custom color!

2023 Annual Election Nominations

Our 2023 election will be carried out by mail ballot (should there be additional qualified candidates) and will fill two 3-year term positions on the Board of Directors. If necessary, ballots will be mailed to member in January and the election results will be announced at the 2023 Annual Meeting scheduled for Thursday, March 23, 2023.

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

Mary Anderson - Currently serving as a Supervisory Committee alternate, Ms. Anderson has flourished in her career as a Certified Public Accountant. Along with serving our credit union, Ms. Anderson takes pride in being involved in the local aviation community and being a 37-year Alaskan resident.

Jack McGary - Presently retired, Mr. McGary served our community for many dedicated years in the field of fire prevention and in the capacity of State Fire Marshall. Mr. McGary has been a member of Northern Skies FCU since 1997 and has been a Northern Skies Board Member since 2005.

Other members interested in becoming candidates can qualify by petition method. Official petition forms must be used and will be available October 17, 2022 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 6p.m. on November 14, 2023. 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, there will be no floor nominations.

♥♥♥♥♥ Member November! ♥♥♥♥♥

Our members mean the world to us! Every Friday in November we'll have a special treat for our members and the opportunity to warm up with some cozy Northern Skies swag and gift cards! Be sure to stop by our Benson branch so we can celebrate YOU! We appreciate your membership and look forward to seeing you!