

# BRING YOUR ALASKAN DREAM TO LIFE



## Dream BIG, we've got your back!

Take that trip, buy your dream house, enjoy your retirement, and achieve every goal along the way!

As a Northern Skies member you have access to a variety of financial services designed to turn your biggest dreams into reality. Whether your dream is to fly your own plane, to pack up your family and friends in your RV for a Denali getaway, or simply enjoying your retirement alongside the crisp waters of the Kenai River, you can rest assured knowing that you have a team that has your back! We're dedicated to providing you with the best rates, the best service, and bringing your Alaskan dream to life!

## Get Smart About Home Buying

Home buying is one of the most important decisions you will make in your lifetime. Being smart about purchasing a home, means getting educated on the home-buying process, general mortgage requirements, and the responsibilities of home-ownership.

Give us a call or visit our website for more information or to access insightful resources that can help you to learn more about this exciting topic.

### ENJOY THE RIDE

We have great financing options for cars, trucks, RVs, and travel trailers. Give us a call today to pre-qualify or refinance.



### RELAX IN RETIREMENT

An IRA account offers competitive dividends and your earnings may be tax deferred.



### BUILD YOUR CREDIT

Let one of our certified financial counselors show you how to BOOST your credit score, or check out all of our financial resources.

## TAKING YOUR INTEREST TO NEW HEIGHTS

# PEAK REWARDS CHECKING

# 5.00%<sup>APY\*</sup>

\*When monthly qualifications are met.

## ... AND, THERE'S MORE!

- No monthly service fee
- Refunds on ATM fees, nationwide (up to \$10 monthly)\*
- Unlimited check writing
- Free Visa® debit card\*\*
- Free eStatements
- 5.00% APY\* on balances up to \$15,000
- 0.15% APY on balances over \$15,000 depending on balance in account\*
- 0.01% APY\* if qualifications aren't met
- \$0 minimum deposit to open

QUALIFYING FOR REWARDS ISN'T HARD! Even if you don't meet qualifications during a monthly cycle, your Peak Rewards Checking account is still FREE. And you'll still earn our base interest rate - then you can get right back to earning your full rewards the very next month!

**Peak Rewards Checking** | \*Earn 5.00% APY (Annual Percentage Yield) on balances up to \$15,000 if monthly qualifications are met. Qualified<sup>+</sup> balances greater than \$15,000 will be paid 0.15% APY, and balances that do not meet the monthly qualifications will earn 0.01% APY. Rates are accurate as of 04-01-18 and may change after the account is opened. ATM surcharges of up to \$10 per month will be reimbursed if monthly qualifications<sup>+</sup> are met and no surcharges will be refunded for non-qualifying<sup>+</sup> accounts.

<sup>+</sup>To meet monthly qualifications, members must be an active eNavigator Online Banking user and must log in at least one time per month, receive a direct deposit/ACH credit of at least \$100 per month, enroll to receive eStatements and activate email address for the account, and complete twelve (12) non-pin (signature-based) debit card transactions of at least \$5 that post to the account during the month. See our current Truth in Savings disclosure for full details. Peak Rewards Checking accounts are limited to one account per member. \*\*Must be 13 years or older (with a consenting adult joint signer on the account) to have a VISA Check Card associated with an account.



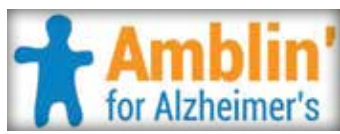
Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams? One way is to help them learn how to save their money.

In April, we're celebrating Youth Month, and the theme this year is "The Science of Saving," showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. We want to encourage every young saver to learn about the science of saving now, so it will enable them to soar by practicing good financial principles when they're older. To start saving today, stop by one of our branches in April to:

- ◆ Enter the Youth Saving Challenge for your chance to win \$1,000!\*
- ◆ Receive a FREE GIFT (limited to one gift for members up to 18 years of age)

(\*Must be under age 18 to participate. For contest details, visit <https://www.cuna.org/Shop/Marketing/Youth-Month/National-Youth-Saving-Challenge---Rules/>)

**Please join us!** We're committed to making an impact in the communities that we serve and would love to see you at any of the upcoming events!



**Saturday, May 5th | 1pm**  
**Anchorage Golf Course**  
 (3651 O'Malley Rd. Anchorage, AK)

**May 5-6 | 10am - 5pm**  
**FedEx Hangar**  
 (6050 Rockwell Dr. Anchorage, AK)

**Friday, July 13**  
**11:30 am - 3:30 pm**  
 (1001 E Benson Branch)

Mark your calendars and plan to join us for our 14th year supporting this great cause!

Alaska's premier, must-see aviation event with over 23,000 attendees, including pilots and aviation enthusiasts. Alaska is the "flyingest" state in the union with more pilots and aircraft per capita than anywhere in the world.

Grab the kids, grab your friends and join us for food and fun!

We'll be grilling hot dogs and hamburgers, with all your favorite fixins'. It's our first year celebrating at our new location, and we'd love to see you there!

For more information or to register, please visit one of our branches or [www.alzaska.org/amblin-for-alzheimers](http://www.alzaska.org/amblin-for-alzheimers).

# CELEBRATE EARTH DAY 2018



With eStatements you can save a tree and ensure that your financial information stays secure.

Need a hand with activation? Check out our online tutorial at: [www.https://www.northernskiesfcu.org/services-tools/account-services/online-banking-bill-pay.html](http://www.https://www.northernskiesfcu.org/services-tools/account-services/online-banking-bill-pay.html)

## THE EASY WAY TO SHOP ONLINE



Visit our website for more details on this time-saving product!

## A VERY SINCERE THANK YOU



TO OUR MEMBERS, STAFF, & VOLUNTEERS

Our credit union is fueled by selfless and passionate individuals who share a commitment to the Credit Union Movement and who want to help make a difference in the financial lives of others. As our institution grows, so does our commitment to providing the best service and opportunities to our members. We appreciate your loyalty and look forward to bringing all your dreams to life!

**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](http://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](mailto:info@northernskiesfcu.org)

**Board of Directors**  
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 MERRI SHUNK  
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**Supervisory Committee**  
 MICHELLE DELLA CROCE  
 COMMITTEE CHAIR  
 Supervisory Committee  
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 3705 Arctic Boulevard, PMB MM  
 Anchorage, Alaska 99503  
 eMail Address:  
[Sup.com@northernskiesfcu.org](mailto:Sup.com@northernskiesfcu.org)

**Holiday Closures**  
 Memorial Day  
 Monday, May 28  
 Independence Day  
 Wednesday, July 4



**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](http://www.northernskiesfcu.org) or we will mail you a free copy upon request if you call us at 561-1407 or (800) 747-1407.

Equal Housing L E N D E R