

IT'S YOUR YEAR!

Reach your PEAK,
turn your dreams into plans,
and achieve your
financial goals.



WINTER 2018

Introducing GreenPath

We're taking service to new heights and making strides to help you achieve all of your financial goals. We are pleased and excited to announce our newest member benefit, GreenPath Financial Wellness.

As a valued member, we are providing you with access to certified experts who will empower you to eliminate financial stress, get out of debt, increase savings, start your retirement plan, and so much more.

GreenPath Financial Wellness can:

- Explore options for easing financial stress and achieving financial goals
- Discuss your credit and provide tips for improving your credit score
- Look at student loan repayment options, including the pros and cons
- Discuss debt repayment options
- Assist with housing issues, including purchasing a home, avoiding foreclosure, and reverse mortgages
- Provide you and your family with financial education through online resources and tools

GreenPath can give personalized answers to your individual needs. For issues, ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

Contact GreenPath today! To use this new service, simply call 1-877- 337-3399. Hours are Monday through Thursday 8 a.m. to 10 p.m. (ET), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. You can also visit them at www.greenpathref.com.

"When it rains, it pours and Northern Skies always provides a much needed umbrella. You are the best." - Kevin French

Your financial success is our success. We value all of our members and strive to better your financial well-being. All of our members deserve the best experience no matter how small your need.

If you have a story or feedback about a great member service experience we would love to hear it! Email us or leave us a review on our FB page.

Home Sweet Home

If you're thinking about buying a new home in 2018 - There's good news! Rates are still great!

Home buying is an exciting time, but can also be a little stressful. Give us a call and let us make it easy for you. We can take your application right over the phone, get you pre-qualified, and into your dream home in no time.

If home buying isn't in the near future, let us help you plan for your best year, yet. Our online Savings & Budget tools make it easy to stay on track and don't forget to ask us about our easy Mini - HELOC.

Get up to \$15K for your next home improvement project, to consolidate debt, or for whatever 'surprise' life has brought along the way. Call or stop by today!

TAKING YOUR INTEREST TO NEW HEIGHTS

PEAK REWARDS CHECKING

NOW 5.00%* APY

PEAK Rewards Checking accounts now earn 5.00% APY *when monthly qualifications are met. *(Full details available on our website or Truth in Savings)

TIP: Keeping track of your monthly qualifications is easy when you use the Rewards widget available in eNavigator Online Banking.





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 Blvd
Anchorage, AK 99508

eMail: info@northernskiesfcu.org

Our Volunteer Board of Directors:

MARVA LUHRS
CHAIRMAN

RICHARD BUZBY
VICE-CHAIRMAN

MARY ELLEN GAMEL
SECRETARY

JACK MCGARY
TREASURER

REBECCA HANSON
CHRISTOPHER SCHLICHTEN
MERRI SHUNK
DIRECTORS

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

Not Too Late to Skip-A-Payment

eSkip is now available year-round and online, so it's never been easier! Simply click on the Skip-A-Pay widget (when signed into eNavigator Online Banking), give us a call, or stop by today!

Some restrictions may apply.

Richard Buzby Scholarship

Applications are available at each of our branches or on our website and are due by March 31, 2018.

Available Now

We are excited to announce that your Northern Skies debit/credit card can now be added to Apple Pay, Android Pay, and Samsung Pay.

Using a digital wallet is a fast and secure way to pay for transactions wherever you see your mobile payment logo(s). Once you've successfully loaded your Northern Skies debit/credit card into your digital wallet, simply wave or tap your device or wearable at the checkout terminal. Your transaction is securely completed and your name, debit card number, and security code always stays private.

And don't forget – Qualifying for PEAK Rewards is easy! Just remember to sign every time, instead of using your PIN. For more information, give us a call or visit our website at www.northernskiesfcu.org/services-tools/account-services/.



Tax Information

Tax Information - Year-to-date tax information can be found in your December 2017 statement (printed or eStatement), and can also be found in the "Tax Information" tab when viewing your account in eNavigator Online Banking.

The Year-End Balance, as shown on your account statement of your share and/or share certificate IRA accounts, represents the "Fair Market Value" for IRS reporting purposes.

2017 IRA Contributions - You can still make a 2017 contribution to your IRA account through April 15, 2018!

Congratulations! 2017 Staff Milestones

We've had another outstanding year and are so grateful to have a staff that helps make each year better. This year, we celebrated many employment milestones such as:

- Lorri Carlson - 20 Years
- Becki Grady - 10 Years

Please join us in thanking them for their dedication to help make Northern Skies the best it can be!

2018 Permanent Fund Dividend Application

The 2018 Permanent Fund Dividend Application is available online at www.pfd.state.ak.us. We encourage you to file your application at your earliest convenience to ensure that it is submitted before the deadline of March 31, 2018.

If you would like to have this year's PFD direct deposited to your Northern Skies account, you will need to provide your account number and our bank code which is CX. If having funds deposited to your checking account, your full nine-digit account number can be located at the bottom of one of your checks or when viewing your account within eNavigator Online Banking.

For detailed instructions on completing the direct deposit portion of the application, please visit <http://pfd.alaska.gov/FAQ> and click on "Direct Deposit".

You're Invited

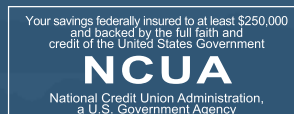
2018 Annual Meeting

Wednesday, March 21, 2018
7pm at the Benson Branch

Please join us at this fun and informative event and hear more about important issues concerning your credit union.

Delicious food will be served and we'll have door prize drawings after the meeting.

Equal Housing LENDER



Our Locations Will Be CLOSED

Martin Luther King Jr. Day
Monday, January 15

Presidents Day
Monday, February 19