

FALL IN THE LAST FRONTIER

FALL 2018

 Northern Skies
FEDERAL CREDIT UNION

A lesson on planning ahead

Fall is upon us in the last frontier, and a familiar stillness fills the air. A hillside once abundant in hiking tourists has become abundant in ripened berries and glowing moss. A cool, brisk breeze rustles the lively colored autumn leaves while the sun hangs perfectly behind the evergreen mountainside. Stars are once again visible in the nighttime sky as the auroras dance in display of the truly unique wonders of Alaska!

Beneath the evident signs of fall are nature's lessons on planning ahead. The increased spotting of pesky black bears rummaging through trash serve as a not so gentle reminder that a long winter season is around the corner. For most of us Alaskans, that means preparation is in order! Changing to snow tires, getting those last-minute outdoor projects done, making room in the closet for snow gear, and dare we say it - preparing for the holidays are filling up the to-do lists.

Here at Northern Skies we've gathered up a variety of products and services to help you with your season of preparation. Whether you're preparing to embark on an adventurous snowy season or to nestle up in your cozy abode, we've got what you need to get ready!



REMOTE DEPOSIT SPARE THE DRIVE

With our eMobile app, you can deposit checks from anywhere, anytime! Instead of making the trek, you can tap, snap, and call it done!



SNOWMACHINE LOANS ADVENTURE UP

No plans on staying in? Get ready to make this winter your wonderland! We offer low rates on machines and packages to include your trailer!



SKIP-A-PAYMENT PUT A BOW ON IT

Need to free up some funds for the holidays?

We offer Skip-a-Payment to help make room for some extra holiday cash!

Homebuying in your future?

If you're looking for a home now, or plan to in the future, we have great news for you! As a member of Northern Skies you have access to our partners at CU Members Mortgage to help you navigate on your journey to homeownership.

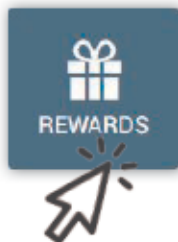
Our trusted loan department will help you through the beginning steps of the home buying process, including pre-qualifying, the application process, understanding and clearing any credit issues, and gathering all of your documentation while the CU Members Mortgage experts help determine the best loan and financing options for you! With so many mortgage options and companies with hidden fees, you can be at ease knowing that we've got your best interests in mind.

Check it out at <https://northernskiesfcu.mortgagewebcenter.com> today!

PEAK Rewards Status

Checking the status of your PEAK Rewards qualification is easy!

When signed in to Online Banking, simply click on the Rewards button to view a detailed itemization of your status so you'll know exactly what you need to do to qualify to earn the best interest and receive ATM fee reimbursements for the month.



If you ever have any questions, we'd be happy to talk with you, so please give us a call.

Congratulations!

Jerome Naea
Katelynn Hatch

5 Years of Service

Cynthia Juarez
Kakala Netane

Member Service Award

We are so grateful to have staff that helps make our credit union better year after year. Please join us in thanking them for their dedication to Northern Skies.



Time to Update Your Information

The best way to guarantee accurate communication between us is to make sure your email address, mailing address, and phone number on file is valid, so you can:

- Receive confirmation emails for online banking notifications
- Get notified of important updates and changes
- Save time by getting priority information sent to you correctly the first time

Please take a moment to verify that your information is correct. If you'd like assistance, please give us a call or stop by and we'd be happy to help!

2019 Annual Election Nominations

Our 2019 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 2019 Annual Meeting scheduled for Wednesday, March 20, 2019.

The Nominating Committee has nominated the following candidates for the offices indicated:
Three Board of Director Positions (3-year terms)

Mary "Ellen" Gamel - Ellen has been a member of Northern Skies for 44 years and has served on the Board of Directors for 20. Now retired, she served the Anchorage School District for more than 30 years, most recently as the Administrative Assistant at Willard Bowman Elementary School.

Marva Luhrs - Marva is retired from the Anchorage School District and has worked in accounting in public and private sectors for more than 39 years. She has been a member of Northern Skies for 42 years and has served the credit union for more than 33 years on the Credit Committee, Supervisory Committee, and the Board of Directors.

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 for over 10 years and as a board member this past year.

Other members interested in becoming candidates can qualify by the petition method. Official petition forms must be used and will be available on October 15, 2018, 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 17, 2018. 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.

Upcoming Events

HELP US SUPPORT
THE CHILDRENS HOSPITAL
AT PROVIDENCE

**SHOP FOR
MIRACLES**
THURSDAY,
OCTOBER 18

Use your Northern Skies debit or credit card and we'll contribute \$0.30 for every transaction!

HELP US CELEBRATE!

**INTERNATIONAL
CREDIT UNION WEEK**
OCTOBER 15 - 19

COOKIES SERVED
AT BOTH BRANCHES

FOOD DRIVE
November & December

**FOOD BANK
of ALASKA**

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 BOULEVARD
ANCHORAGE, ALASKA 99508
eMail: info@northernskiesfcu.org

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

Equal Housing
LENDER

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

Holiday Closures

Veterans Day (observed) - Monday, November 12
Thanksgiving Day - Thursday, November 22
Christmas Eve (closing at 1pm) - Monday, December 24
Christmas Day - Tuesday, December 25
New Year's Eve (closing at 1pm) - Monday, December 31
New Year's Day - Tuesday, January 1