

# 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](http://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

**Available Now**

We are excited to announce that your Northern Skies debit/credit card can now be added to Apple Pay, Google Pay\* (formerly 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/](http://www.northernskiesfcu.org/services-tools/account-services/).



\*Effective 02/20/18 Android Pay has been rebranded as Google Pay. Members with this app installed prior to this date should see this change update automatically.

**Richard Buzby Scholarship**

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

**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.*

**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!

**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.

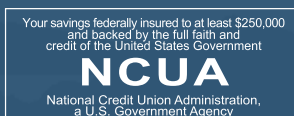
**2018 Permanent Fund Dividend Application**

The 2018 Permanent Fund Dividend Application is available online at [www.pfd.state.ak.us](http://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".

Equal Housing LENDER



**Our Locations Will Be CLOSED**

**Martin Luther King Jr. Day**  
Monday, January 15

**Presidents Day**  
Monday, February 19