

SPRING 2020 NEWS

MAVENS
GATE

2020 VISION

Your financial
health in focus.

 Northern Skies
FEDERAL CREDIT UNION



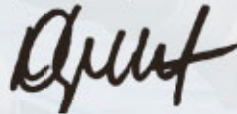
"YOU DON'T
HAVE TO HAVE
IT ALL
FIGURED OUT
TO MOVE
FORWARD.
JUST TAKE
THE NEXT
STEP."

WE'RE IN THIS TOGETHER

We recognize the stress and uncertainty that our members are facing as we begin to feel the ripple effects of COVID-19. We understand that our members are enduring varying levels of its impact and we want you to know that we are in this together.

I'd like reassure you that we're here to help and support you in every way we can. Our goal is to remain flexible to your individual needs, to ease any financial burden you may be experiencing, and to help keep you moving forward.

Our employees are committed to providing our members with the assistance, resources, and ultra personal service you've come to expect! Our members are our family, and we'll weather the storm together. We value your membership and hope that you and your loved ones stay well!



D. Kyler Howlett, President

KEEP MOVING FORWARD

NAVIGATING FINANCIAL CHANGE

At Northern Skies, we understand that when faced with financial obstacles, the answer isn't always black and white. That's why we're committed to providing you with the tools and support to get you from today, to a brighter tomorrow.

During this uncertain time we are helping members by:

- Waiving Skip A Payment fees
- Offering Hardship Loan Extensions on most consumer and revolving accounts
- Waiving convenience fees
- Offering support and financial counseling

If you are facing hardship, let us help you navigate your financial waters. Call today. 907-561-1407.



NAVIGATE YOUR NEW NORMAL

MOBILE APP

Download our [mobile app](#) for FREE! Check your balances, view transactions, make transfers, pay your bills, and deposit checks simply and securely 24/7!

REMOTE DEPOSIT

Easily deposit checks from home with the [Remote Deposit](#) tool available in our app. Just pick the account you'd like to deposit your check to, take a picture of your check, and you're done!

BILL PAY

Enjoy the ease of [Bill Pay](#). You can pay bills and send money to friends. With one log in you can access all of your payees. Simply select the payee, the account you want to pay from, and we'll send out the payment for you!

DRIVE THROUGH & ATM

We're still offering uninterrupted service through our [Drive Through and ATMs](#). Visit us Monday -Friday 8:00am - 6:00pm and Saturday 10:00am - 5:00pm.

ELECTRONIC SIGNING

[Electronic signing](#) is easy, convenient, and will save you a trip to the branch. Close loans and make account changes, all from the comfort of your couch.

DEBT CONSOLIDATION CAN HELP EASE YOUR FINANCIAL BURDEN

During times of financial uncertainty many are looking for a simple, stable, and secure solution to consolidate debt. As a member of Northern Skies you have options including, low rate personal loans, borrowing against your equity, and debt management programs that can even lower your interest rates. We're here to help and ready to discuss your options! Give us a call (907) 561 - 1407.

PERSONAL LOAN



HOME EQUITY



DEBT MANAGEMENT





HEART FOR THE HUNGRY

With your generosity, the credit union was able to provide more than 6,000 meals to hungry Alaskans in the month of February through our "Have a Heart for the Hungry" campaign. Thank you for helping us make a difference in our community.

2020 BOARD OF DIRECTORS

Christopher Schlichten and Jack McGary have been appointed to fill two, three-year term positions on the Board of Directors as Director and Treasurer, respectively. We would also like to give a special thanks to all of our volunteers who serve on our Board of Directors and Supervisory Committee. Our volunteers have given countless hours of their time, steering the credit union towards healthy growth, and ensuring that our members are given the best service possible and are supported in their financial journey.

APRIL IS YOUTH SAVINGS MONTH

National Credit Union Youth Month is a great opportunity to start or boost your child's savings initiative! Join us this April as credit unions across the country focus on educating youth about financial health. This year's theme is "Money Magic. Share, Spend and Save at Your Credit Union". Together, we're encouraging our youngest members to learn common financial concepts including saving, spending, charitable giving, investing, and budgeting.

**JOIN OUR YOUTH SAVINGS CHALLENGE
FOR A CHANCE TO WIN \$200**



Join our Youth Savings Challenge for your chance to win \$200! Just send in a picture of you, along with a few words about how you plan to save for your future! Entries can include saving for a new toy, a car, a business, a way to help our community, or anything that you can dream up! The challenge is open to all kiddos under 18 years of age! Please send your entries to marketing@nsfcu.org.

MEMBER APPRECIATION BBQ

We're looking forward to celebrating our members when it's safe to do so! Please stay tuned on our website and social media pages for updates about this year's Annual Member Appreciation BBQ!

EMPLOYEE SPOTLIGHT

MATT NEELY

Employee of the Quarter

KYLER INCE

Certified Financial Counselor



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www.nsfcu.org

BRANCH CLOSURES

Monday, May 25 | Memorial Day

You can access your account 24/7 with online banking, the mobile app, and telephone banking!

BOARD OF DIRECTORS

Marva Luhrs, Chairman

Richard Buzby, Vice-Chairman

Mary Ellen Gamel, Secretary

Jack McGary, Treasurer

Rebecca Hanson
Christopher Schlichten
Merri Schunk
Directors

SUPERVISORY COMMITTEE

Michelle DellaCroce, Committee Chair

Sharon Headley
Kevin French
Darlene Cyril
Rebecca Hanson
Committee Members

Mary Anderson
Alternate Committee Member

Supervisory Committee Mailing:

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Anchorage AK, 99503

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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