Northern Skies FEDERAL CREDIT UNION

(907) 561-1407
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1001 E. Benson Boulevard
Anchorage, AK 99508

WINTER EDITION | 2025

Welcome the glow of a new year.

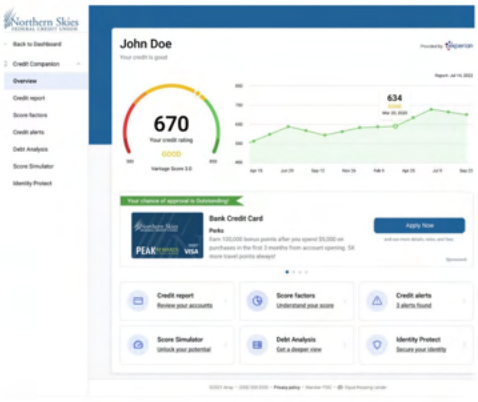
As you embark on a new year with plans for personal and professional growth, we want to pause and thank you for being an integral part of our Northern Skies family. Members are and will always be the lifeblood of our business. And as we look ahead and make our own plans, we continue to find ways to enhance your in-branch experience with the warmest of welcomes and improve online services, security, and technology. We're excited to be alongside you during your financial journey for years to come!

New Year - New Features.

Our feature-rich NSFCU Mobile App and Online Banking is about to get even better with the addition of credit score monitoring and Instant Account Verification (IAV).

Credit Score Monitoring - Coming Soon!

Members will soon be able to track credit scores and trends alongside account information right from online banking and the mobile app.



Instant Account Verification

No more waiting for trial deposits. Linking other financial accounts to your NSFCU account is a breeze with Instant Account Verification (IAV).

Take Your Membership to the Fullest.

The best kept secret shouldn't be a secret. Make the most of your membership and take advantage of all these great benefits:

Earn 5% APY with PEAK Rewards Checking*

- No Monthly Service Fee
- ATM Refunds
- Qualifying is easy

Tell Your Friends

With Refer-A-Friend, you each earn $25 when they open a new membership.

Save more with the Platinum Visa Credit Card

- Low Fixed-Rate
- No Annual Fee
- No Balance Transfer Fee

*Earn 5.00% APY (Annual Percentage Yield) on balances up to $15,000 if monthly qualifications are met. Qualified+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 01/01/2026 and may change after the account is opened. ATM surcharges of up to $10 per month will be reimbursed if monthly qualifications+ are met and no surcharges will be refunded for non-qualifying+ accounts. (APY = Annual Percentage Yield). To apply or learn more about any products listed, visit www.nsfcu.org or call 907-561-1407.

2026 Richard Buzby Scholarship

NOW ACCEPTING APPLICATIONS!

Northern Skies FCU is a strong advocate of life-long learning. We're excited to offer the Richard Buzby Scholarship opportunity to aspiring students in our membership. This scholarship was established in honor of the distinguished service of Richard Buzby, founding member and dedicated volunteer of Northern Skies Federal Credit Union.

The scholarship is open to individuals or students continuing their education at an accredited college or vocational school as well as senior high school students applying for admission to an accredited college or vocational school. Applications due March 31st, 2026.

Apply online at https://www.nsfcu.org/get-involved/community/richard-buzby-scholarship.html.

Loans for every season.

CONDITIONS ARE PERFECT FOR A NEW 4-WHEELER OR SLED. TAKE A RIDE WITH LOW RATES AND GREAT TERMS.

BIG DREAMS COME TRUE WITH OUR HOME EQUITY LINE OF CREDIT OPTIONS. DEBT CONSOLIDATION, REMODELS, AND JOY ARE JUST A CALL AWAY.

UP TO 100% FINANCING FOR NEW AND USED AUTO LOANS. APPLYING IS QUICK, EASY, AND WE'LL GET YOU BACK ON THE ROAD IN STYLE.

Call our loan department at 907-561-1407 or email loans@nsfcu.org

SUPERVISORY COMMITTEE

Kevin French
Committee Chairman

Sharon Headley
Michelle Luczycki
Darlene Cyril
Onya Stein
Committee Members

Mary Anderson
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EMPLOYEE OF THE QUARTER

Kelsey Hamman
Assistant Loan Manager

HOLIDAY CLOSURES

New Year's Day
January 1st

MLK Jr. Day
January 19th

Presidents Day
February 16th

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

Equal Housing LENDER

SAVE THE DATE

19 2026 Annual Meeting

Join us on March 19, 2026 at our Benson Branch at 7PM as we celebrate a year of success at our credit union and look forward to 2026 and beyond. Food and Drinks will be served.

31 PFD Applications Due

PFD applications are due March 31st, 2026. Enjoy access to your PFD sooner with direct deposit!
NSFCU Bank Code: **CX**
NSFCU Routing Number: **325272157**

IMPORTANT TAX INFO

Year-end tax information can be found in your December 2025 statement, and in the "Tax Information" tab when viewing your account in online banking. Please note that the year end balance represents the "Fair Market Value" for IRS reporting purposes.