



Northern Skies

FEDERAL CREDIT UNION

Summer 2026



Let us help fuel your summer.

What's on your bucket list this summer?
Whatever it is we've got you covered:

- ✓ Low-rate financing for glamping essentials like a Camper, RV, or Travel Trailer.
- ✓ Smart ways to save with financial resources and credit monitoring.
- ✓ Account access from anywhere you are.

Let us help smooth out financial wrinkles before you hit the road. We can help lower payments, save you money in interest, and get your budget set for summer. Need to pause or take a break? That's okay, too. Skipping your payment is easy and can be accessed in the mobile app. And don't forget about our Fee Holiday Program, designed to put money back in your pocket, where it belongs.*

Congratulations, Class Of 2026!

You're about to embark on your biggest adventure, yet. Don't navigate the financial waters alone. Call us today to ask about:

- Great account options that pay high interest and can help you save.
- Starting and maintaining credit with our credit builder solutions.
- Accessing your accounts, financial resources, and loans - all from your phone.

We look forward to hearing all about your new life adventures!



*See <https://www.nsfcu.org/resources/Loan/skip-a-pay.html> for Skip-A-Payment eligibility requirements. Not all loans may qualify. Call us to learn more about eligible fee reimbursements and the Fee Holiday Program. Not all fees eligible.

Lighten Your Load This Summer

Carrying high-interest credit card debt? Let's fix that. Transfer your balance to a Northern Skies Visa Platinum Credit Card. No transfer fees. No catch. Just a smarter move.

Your credit just got a copilot.

Check in anytime and keep your credit firmly on track regardless of where you decide to explore this season.

- View your credit score and credit accounts in one place.
- Get alerted when there are changes to your credit.
- Track progress over time.

Available now in the NSFCU mobile app and in online banking.



Solutions for every life moment.



Start crossing items off your summer to-do list and give yourself more time to enjoy the extra long days. Consolidate your debt, plan for upcoming college expenses, or build that beautiful deck to extend your outdoor living.

A **Home Equity Line of Credit (HELOC)** gives you access to funds when you need them, with the flexibility to borrow, repay, and borrow again.

Smaller Needs, Same Flexibility.

Not every plan needs a large loan.

A **Mini-HELOC** gives you convenient access to funds with no equity required. A wonderful option for smaller goals without borrowing more than you need.

Learn more and apply at nsfcu.org or call us at 800-747-1407 or 907-561-1407 today!

Which option is better for your needs?

HELOC	Mini-HELOC
Large credit line up to \$300,000	Smaller line up to \$25,000
Ideal for big projects	Great for smaller goals
Long-term flexibility	Short-term or light use
Renovations, consolidation	Travel, upgrades, everyday needs



Summer Spending - SMARTER.



- Set a weekly “fun budget”.
- Use our high-yield, hometown **Peak Rewards Checking** account for everyday purchases to get cash back every month.
- Automate transfers to savings in our **online banking** app.
- Plan ahead for travel and gas expenses with a **low-rate, Visa Platinum credit card**.

More adventure, less interest.

Have you compared your rates lately? We offer competitively low rates for autos, boats, planes, and all of your favorite Alaskan toys, so you can focus on the moments that make summer unforgettable. Don't let a high rate slow you down. Call our loan department and let us lower your rates, refinance for a lower payment, and find more ways to lighten your load. Apply online, reach out to our loan department, or stop in to a branch today! 907-561-1407.

Rooted in Alaska. Invested in People.

Giving back is at the heart of who we are. Our team proudly supports the Alzheimer's Resource of Alaska Amblin' Walk for Alzheimer's, the Anchorage Coalition to End Homelessness, and all of our local educators. We're proud to invest in the people and communities that make Alaska home.



Follow us for updates, events, and tips.



Rates that won't slow you down.



**MISC. ATV
RATES AS
LOW AS
6.29% APR***

Alaska summers don't last long, but they're made for getting out and making the most of every moment. With so many options like off-road trails to open highways, now's the time to explore more, see more, and do more. Take advantage of long days and low rates and call us today at 907-561-1407.



**Auto loan rates
as low as 4.99%***

**RV loan rates
as low as 7.15%***

*APR (Annual Percentage Rate) subject to change. Rates displayed are the lowest current rate and will vary depending on credit worthiness and term. Rate, terms, and loan approval are subject to creditworthiness. Not all who apply may qualify. Call for current rates.

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Committee Chairman

Sharon Headley
Michelle Luczycki
Darlene Cyril
Onya Stein
Committee Members

Mary Anderson
Alternate

Supervisory Committee
3705 Arctic Blvd
PMB MM
Anchorage, AK 99503
sup.com@nsfcu.org

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EMPLOYEE OF THE QUARTER

**CONGRATS,
TAYLOUR!**



HOLIDAY CLOSURES

Independence Day
July 4th

Labor Day
September 7th

CONGRATULATIONS!

Danica Salem
Kaden Knapp
Blake McDade



2026 RICHARD BUZBY
SCHOLARSHIP
RECIPIENTS

SUMMER WEBINAR



9 AM

Back-to-School Planning

Discover practical tips to plan, budget, and manage back-to-school expenses, from 'kindy' through college.

Join us by registering at
<https://www.greenpath.com/event/event-smart-planning-for-school-costs/>

As a Northern Skies member, you have free access to GreenPath Financial Wellness, a trusted resource with expert guidance and tools to help you manage your money with confidence.

To speak with an expert call
(877) 337-3399.

ANNUAL MEMBER BBQ

Friday, July 10th
11 AM - 2 PM

Join us at our Benson location for good food and great company. Some of your favorite team members will be at the grill just for you! It's our way of saying thank you for being a valued and loyal member of the credit union, and the reason we open our doors each day!

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
L E N D E R



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