

# INHALE A FRESH START

## What's inside

- Immediate Financial Solutions
- COVID Relief Loan
- Debt Management Plan
- PFD Information
- HELOC & Mortgages
- Foreclosure Prevention Services

## A FRESH LOOK AT FINANCIAL WELLNESS

Each new year brings an opportunity to re-start, re-fresh, and re-align. There's no doubt that many of us are carrying new financial challenges into this new year. If 2020 derailed you from your financial wellness journey, come and talk to one of our trusted financial counselors. We're here to help you take a fresh look at your financial wellness. With a little insight, and the right tools and resources, we'll help you strategize a new financial plan and get you back on track!



## Debt-free is closer than you think!

With almost 80% of Americans dealing with debt, effective debt management is a critical component of meeting your financial goals. Through our partnership with GreenPath Financial Wellness, we are able to provide access to free, personalized, financial coaching. And, if you have credit card debt, or high interest rates, GreenPath can offer a convenient, and clear, plan to pay off your entire debt faster— all while saving you money on interest and fees.

Get started by taking 3 simple steps:

1

### Contact GreenPath

Call GreenPath Financial Wellness today at (877) 337-3399.

2

### Talk to a Counselor

A financial coach will assess your situation and identify options to manage your debt.

3

### Establish a Plan

GreenPath will work with you to develop a personal plan to achieve your financial goals!

GreenPath has helped people just like you pay off millions of dollars in debt. Get started on the path to being debt-free today!

## We're here for you.

Last year brought unprecedented challenges to individuals, and to our community as a whole. Our hearts are with those who have been affected by the pandemic. While everything we know about life and work continues to change, our commitment to our members has not. We understand the critical role that our institution plays in the community. Our goal is to keep our doors open and to continue equipping our members with solutions to weather this storm.

### Immediate Financial Solutions

» Skip-A-Payment

» Loan Extensions

» Financial Counseling

» COVID Relief Loan

We know that during this season, solutions are not a "one size fits all" answer. If you are facing financial challenges, we encourage you to reach out to us at 907-561-1407.

## Easy access to your PFD.

PFD Applications are due March 31st. Save yourself a trip and enjoy access to your PFD sooner with direct deposit!



NSFCU Bank Code: CX



NSFCU Routing Number: 325.272.157

For your account number, please refer to the bottom of your check, the "Account Details" tab in online banking, or give us a call!

## Get through with a COVID Relief Loan.

Northern Skies FCU understands the impact COVID-19 has had on our members and our community. With an unpredictable year ahead, a relief loan could be what you need to help you face any challenges.

Fixed low rate  
of 5.99% APR\*

No payments for  
up to 90 days

Borrow up  
to \$5,000

Terms up to  
60 months

Visit [www.nsfcu.org/loans/personal/here-for-you.html](http://www.nsfcu.org/loans/personal/here-for-you.html) to apply or contact us at 907-561-1407 to talk to a member of our loan team for more information.

\*APR = Annual Percentage Rate. All loan approvals are based on the creditworthiness of the borrower. Interest accrues daily. Delaying your first payment may result in several months without a reduction in your principal balance. This offer is only valid for new loan funds and cannot be combined with other loans. Offer good through 02/28/2021.



# Open the door to new possibilities.

While the COVID-19 pandemic has completely changed our way of life, there have been some unexpected positive outcomes for homeowners. For some, the extra time at home has allowed the opportunity to catch up on the honey-do list, and record low mortgage rates, has prompted others to move forward with refinancing. Northern Skies is ready to help you seize the opportunity today!

## Home Equity Line of Credit (HELOC)

With a Home Equity Line of Credit, you can begin working on the home renovations you've been dreaming of, like:

- Turn an under-utilized space into your dream oasis
- Modernize your kitchen with new countertops and cabinets
- Turn your workspace into the ideal home office

You can even use your HELOC to fund other expenses in life, like:

» Education Expenses

» Major Life Events

» Debt Consolidation

» Dream Vacation

» Business Start-Up

» And So Much More!



Don't miss your opportunity! Apply today by calling our Loan Department at (907) 561-1407.

## Mortgage Refinance

Our partnership with CU Members Mortgage can help get you a lower monthly payment, interest rate, and can even get you pre-qualified while you're searching for the perfect home. And the best part? We're here with you every step of the way.



Easy pre-qualification and expert advice to guide you through the home loan process



Wide range of mortgage products including FHA, VA, and USDA programs available



If you are behind on your mortgage, or having trouble making your house payment, you are not alone. There are steps you can take to get back on top. Our financial partners at GreenPath can help with their free foreclosure prevention counseling. In 2019, GreenPath helped 31,740 families avoid foreclosure.

If you need help, don't delay! Visit [www.greenpath.com/housing/foreclosure-prevention](http://www.greenpath.com/housing/foreclosure-prevention) for more information, or call (877) 337-3399 to get started. If you know someone who needs help and is not a member of our credit union, you can still refer them to GreenPath. Just be sure they mention that they were referred by a Northern Skies member!



## Youth Winter Warm Up

Young people on the streets have no refuge from COVID-19. They are exposed to unclean and unsanitary conditions, chronic illness, poor nutrition, and lack a safe place to sleep. They are afraid, and alone.

Through the month of February, we are raising donations to help the Covenant House of Alaska. With your support, struggling kids will receive emergency lifesaving services — food, shelter, clothing, medical care, safety, and love.

For more information or to make a donation please visit our website.

## Scholarship Applications Due March 31st

One of our favorite ways to give back, is with our Richard Buzby Scholarship. We're excited to offer this opportunity to students in our membership who aspire to a higher education, including learning a new skill or trade. This scholarship was established to help members achieve their educational goals, and is open to those seeking to continue their education.

Additional information can be found on our website at:  
[www.nsfcu.org/Community/Richard-Buzby-Scholarship.html](http://www.nsfcu.org/Community/Richard-Buzby-Scholarship.html)

## Thank You to Our Dedicated Volunteers

We want to take a moment, and say thank you to our member-volunteers who sit on our Board of Directors and Supervisory Committee.

They have spent countless hours of their personal time helping the credit union with strategic insight and ensuring that members always come first. We truly would not be where we are today without you.

## 2021 Annual Meeting

In anticipation of local CoVid-19 social distancing mandates, our 2021 Annual Meeting has been postponed.

The 2021 Annual Meeting has been rescheduled to 7pm on Thursday, December 9, 2021, at the Benson location. We hope to see you all then!

## Important Tax Information

Year-end tax information can be found in your December 2020 statement, and in the "Tax Information" tab when viewing your account in online banking.



**HOLIDAY  
CLOSURES:**

**MLK JR. DAY**  
Monday, Jan 18

**PRESIDENTS' DAY**  
Monday, Feb 15

You can access your account 24/7 with online banking and our mobile app!

## Employee Spotlight



**LORENZO PACIS**

Employee of the Quarter



1001 E Benson Boulevard  
 Anchorage AK 99508  
 (907) 561-1407 | (800) 747-1407  
[nsfcu.org](http://nsfcu.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 DellaCrocce  
Committee Chair

Kevin French  
Sharon Headley  
Rebecca Hanson  
Darlene Cyril

Mary Anderson (Alternate)  
Members

Supervisory Committee Mailing:

3705 Arctic Blvd, PMB MM  
 Anchorage AK, 99503

[sup.com@nsfcu.org](mailto:sup.com@nsfcu.org)

Equal Housing  
LENDER



Your savings federally insured to at least \$250,000  
 and covered by the full faith and  
 credit of the United States Government  
**NCUA**  
 National Credit Union Administration  
 a U.S. Government Agency