

NEW YEAR. NEW OUTLOOK.

WINTER 2022

2022 and Beyond

At the start of each New Year, we all take a moment to reflect on the experiences of the prior year and where it has taken us. Northern Skies is no different. When we look back at each goal and strategy, we are proud to be able to say that our members are always at the center of everything we do.

We recognize that each member's story is unique, and some of us have experienced unspeakable losses, but these past couple of years have also brought much joy. We want to thank you for letting us be a small part of your personal journey, and we remain committed to keeping our focus on your needs not only this year, but in all years to come.

2022 will be a big year with significant enhancements in the credit union's overall systems and member-facing technology. With these improvements, our goal is to make every member experience faster, smoother, and better than ever. We are excited to share more with you as we take a deeper dive in the coming months.

We could not do this without your support and loyalty, and wish all members the best year yet, filled with good health, opportunity, and positivity.



D. Kyler Howlett, President



3 Reasons to Finance with Us

If you're thinking about debt consolidation or making a large purchase this year, we're here to help. We work hard to make sure our members are getting the best deal, so you can rest easy knowing we've got your back.

REDUCE YOUR PAYMENT

Have a loan elsewhere and don't like your payment? We can help with that. Online applications, electronic closing, and text communication, make it quick and convenient - no matter how crazy your day gets. Want to chat with us? Give us a call, we'd love to hear from you.

PAY YOUR DEBTS OFF FASTER

Is getting out of debt at the top of your New Year's resolution list? We hear you. Talk to our loan department about our Mini-Home Equity Line of Credit (Mini-HELOC) program to help consolidate high-interest credit cards so you can relax the rest of the year.

BETTER RATES

If you're out shopping this year for your dream car, dream sled, or cycle, give us a call. Rates change all of the time, but our flexible rate matching program means you'll always get a competitive rate. Good chance we can even beat whatever rate you're offered elsewhere. All you have to do is give us a call and get pre-qualified!

Give us a call at (907) 561-1407, or visit www.nsfcu.org to apply online today!

Richard Buzby Scholarship Award Applications Due March 31st

In keeping with the spirit in which it was created, it is with great honor to once again accept applications for this year's Richard Buzby Scholarship Award. This scholarship was established to help members achieve their educational goals, and is open to those seeking to continue their education. We are excited to offer this opportunity to students in our membership who aspire to a higher education, including learning a new skill or trade.

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



As temperatures continue to plummet this winter, there are many young people on the streets that have no refuge. They are not only exposed to the harsh elements of Alaska, but also to unclean and unsanitary conditions, chronic illness, poor nutrition, and lack of a safe place to sleep. Simply put, many are afraid and alone.

Through the month of January, we'll be raising funds in support of the Covenant House of Alaska. Your generous donations will ensure that these 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.

Skip A Payment

Get the extra relief you need after the holidays by skipping a loan payment. Simply log into online banking, click the Skip-A-Payment widget, and pick the month that's right for you.

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: 325272157

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

Important Tax Information

Year-end tax information can be found in your December 2021 statement, and in the "Tax Information" tab when viewing your account in online banking.

Year-End Balance

Represents the "Fair Market Value" for IRS reporting purposes.

2021 IRA Contributions

Contributions can be made through April 15, 2022!



CONGRATULATIONS PAULY
EMPLOYEE OF THE QUARTER

Access your account 24/7 with
Online Banking and the mobile App!

SUPERVISORY COMMITTEE

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Michelle DellaCroce
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HOLIDAY CLOSURES

Martin Luther King, Jr. Day
January 17, 2022

Presidents Day
February 21, 2022

2022 ANNUAL MEETING

Join us for an informative
evening at 7pm on Thursday,
March 24, 2022 at the
O'Malley Branch



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Equal Housing
L E N D E R

