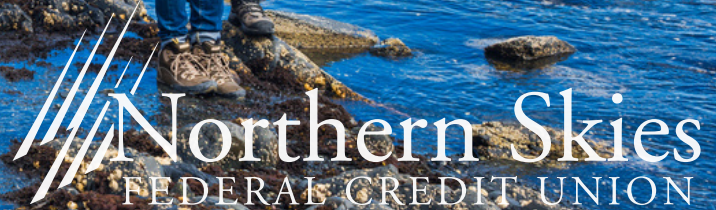


LEGACY MATTERS

Look to the future.
Find your focus.
Build a life that
you're present
for now and
after you're
gone.



"Legacy is built piece by piece."



At Northern Skies, we understand legacy building is about more than dollars and cents. Creating a lasting and meaningful legacy requires a combination of planning for the future and being present in the moment. We offer a variety of products tailored to help you achieve your long-term financial goals along with convenient services that help save time in your day-to-day routines. Give us a call and let's talk about your plans for the future. We want to help you start building a meaningful legacy!

In this edition:

- From Our CEO
- Planting Seeds of Financial Wellness
- Building a Strong Financial Foundation
- Youth Savings Month
- Events and Information



Call us: (907) 561-1407



Visit Us Online: www.nsfcu.org

FROM OUR CEO

There is something special about the arrival of spring. The longer days, the promise of summer ahead, and the nostalgia of it all help revive memories and bring the most significant aspects of life into focus.

As our credit union continues to grow and prosper, our focus remains on the financial well-being of our members. We understand that your financial stability matters now and for generations to come. We're committed to providing you with the tools and resources to help you manage your finances conveniently, so you can savor those special moments and be present for the little things that make life meaningful.

We thank you for being part of our Northern Skies family. Thank you for trusting us with your finances and turning to us in times of need. It brings our team joy to be part of the most exciting moments of life with you. Because of the meaningful relationships with our members and community, our financial condition is strong, and our legacy of service continues to be purposeful and lasting. Cheers to our continued journey together and the sunshine ahead!

-D. Kyler Howlett



Planting Seeds of Financial Wellness

Money management skills learned at an early age can have a lasting impact on the rest of your child's life. In fact, this is one of the most important areas where you can truly change the course of their life. Educating your children about financial wellness will help them build healthy spending habits for the future. Teaching children about finances is easier than it might seem. Check out these easy ways to plant seeds of financial wellness in your home and your child's life!

- **Play Money Games**

One of the best ways to teach a lesson is by doing so without your child even realizing they are learning. Play games that include a financial component like Monopoly or Life and help your child strategize during the game. This will help your child learn the importance of budgeting and planning for the future, all under the guise of play.

- **Make A Wish List**

An important part of financial literacy is creating a set of priorities. We can't have everything we want all at once, but if we plan ahead, we can hit our goals over time. This is a lesson that children can learn. Sit down with your child and have them list 10 things they want. Then have them rank them from most important to least important. Once the list is created, strategize with your child about how they can achieve their wishes.

- **Teach While You Shop**

Take your child shopping and actively explain your decision making process. When you arrive at the store, tell your child how much money you have to spend and what your priorities are. Show your child why you are picking one item over another and explain things like discounts and coupons. Additionally, give your child small amounts of money to spend themselves. You'll be surprised at how happy your child will be to spend \$2 on anything they want! They'll also learn the importance of spending with a limited budget.

- **Link Allowance to Chores**

To teach your child that money is earned through work, make sure the connection between allowance and chores is clear. You can do this by only giving your child an allowance after his or her chores are completed. When your child does an exceptional job, you can even pay them a bonus as a reward for good performance. This will instill the lesson that you have to earn money—it isn't owed to you.

Building a Strong Financial Foundation

A strong financial foundation is essential to building a legacy. It provides the necessary resources to create something that will endure beyond your lifetime. It allows for the ability to invest in and fund projects, plan for the future, and ensure that your legacy is secure and sustainable. Financial stability also provides the time and energy to focus on the important things that will bring your legacy to life.

At Northern Skies, we believe in helping our members establish a solid financial foundation. We understand the importance of budgeting, smart saving, and building good credit, not just for you, but for the legacy you're building!

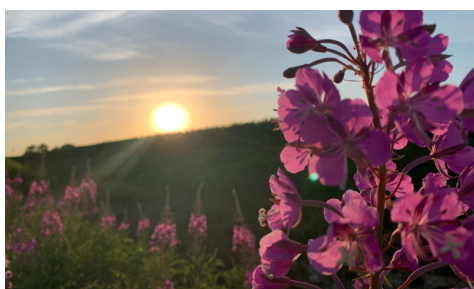


Borrow Wisely



We offer a range of low-rate loans, so you can get the money you need for major life purchases - like buying a car or home improvement projects. Our flexible loan options allow you to get the money you need, when you need it, with a competitive rate!

Grow Your Savings



A great way to get your financial foundation started is with a Share Certificate. This account gives you fixed rates and a term of your choosing, so you'll know exactly how much you're getting and when. Enjoy peace of mind with this risk-free and flexible savings option!

Boost Your Credit



Building your credit can unlock possibilities and save you money but you need to be strategic in your approach. Through our credit building program, BOOST, we'll explain how to read your report, how credit scoring works, and answer your questions. Together, we'll make a plan for managing your credit score to support your short and long-term goals.

Members can easily apply for accounts and loans in online banking!
Download our app for free in the GooglePlay and Apple Store!

April is Youth Savings Month

This April, celebrate the spirit of the credit union movement with a little loved one in your life. During this nationwide celebration, you can help instill the value of saving and financial wellness in the life of someone you love. For every deposit made into a Youth Savings Account during the month of April, you'll be entered to win \$500! Plus, we'll have a small gift for kids to enjoy when you stop by! Now, let's Unleash the Power of Saving™!



NOTICE OF CHANGE:

Last quarter, the credit union eliminated the bad address and bill pay fee. Effective June 1st, a \$20.00 escheat fee will be implemented. For a full list of our rates and fees please visit: <https://www.nsfcu.org/rates.html>



Heart for the Hungry | A Very Sincere Thank You!

From the bottom of our hearts, thank you to all those who donated their dollars and time towards our Heart for the Hungry campaign in February. Together, we raised nearly \$6,000 and were able to send over 200 spring break food boxes to seven Title 1 schools in Anchorage. We thank you, as do the families who received the boxes!

*Featured to the left is our delivery to Mountainview Elementary School.

Great Alaska Sportsman Show | April 14-16

The Great Alaska Sportsman Show has everything under one roof for hunters, hikers, campers, and climbers; virtually anything to do with the great outdoors. Stop by and visit our booth for giveaways and special rates for new summer toys and adventures!

Amblin' for Alzheimer's | May 6 @ 9am

Our credit union has a standing commitment to the Alzheimer's Resource of Alaska. This year we are excited to support this cause through their annual Amblin' for Alzheimer's walk. We'd love for you to join us for some fresh air and fun while supporting this cause. Give us a call or email marketing@nsfcu.org if you'd like to join our team. We are covering registration fees for members who join our team!

Member Appreciation BBQ | July 14 11:30am - 3:30pm

Join us for an afternoon a fun, sun, and yummy food as we celebrate the members of our credit union!



EMPLOYEE OF THE QUARTER

Justin Jueneman



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Committee Chairman

Sharon Headley
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HOLIDAY CLOSURES

Memorial Day
May 29, 2023

Juneteenth
June 19, 2023

Independence Day
July 4, 2023

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