

FINANCIAL FUSION

FUSE LIFESTYLE WITH WEALTH

As each new year begins to unfold, we find ourselves on the cusp of opportunity and transformation. As you engage in reflection and contemplate your 2024 goals, we welcome you to join us in a fresh chapter of financial exploration we've titled, "Financial Fusion". It's all about embarking on a journey to unravel the profound connection between our daily choices and the financial security we cultivate over time.



LIVE WITH PURPOSE

At the core of Financial Fusion is the idea of living with purpose — a lifestyle that not only enriches your daily experiences, but also serves as a catalyst for long-term financial health. Living with purpose goes beyond motivation; it requires a disciplined commitment, especially in financial matters. It involves aligning spending, saving, and investing with your core values and long-term goals. In this journey towards purposeful life and financial well-being, consider taking some time to reflect on what truly matters to you. What principles do you want to guide your life? These values will serve as your compass, helping you navigate life's choices with intentionality and contribute to a more authentic life, filled with purpose and prosperity!



Mindful Spending

TRANSFORM CHOICES
INTO INVESTMENTS

Mindful spending is more than just a trend; it's the discipline that aligns your expenditures with your values and helps you achieve financial freedom. It involves intentional practices, starting with distinguishing between needs and wants, setting clear financial goals, establishing a budget, and being content with saying no to expenditures that don't align with your values. By integrating these practices into your daily financial habits, you not only gain control over your spending, but also contribute to shaping the future you want. Each intentional choice is an investment towards a more secure and fulfilling financial future. Embrace the power of mindful spending today, and watch as it transforms your financial landscape for a more purposeful tomorrow.



Coming Up

3 VIRTUAL WORKSHOPS

Reaching Your Financial Goals in 2024
Wednesday, January 24 | 9:00 – 9:45 AM

Understand Your Money Personality
Wednesday, February 28 | 9:00 – 9:45 AM

Steps to Financial Freedom
Wednesday, March 27 | 10:00 – 11:00 AM

Learn more and register at:

www.nsfcu.org/resources/education/greenpath.html



CULTIVATE GRATITUDE

Appreciate and be grateful for what you already have. This mindset shift can reduce the desire for excessive consumption and help you focus on the things that truly add value to your life.

Leverage the Power of Our Spending Insights Tool

Our Financial Wellness tool, available in online banking and the mobile app, has taken a significant leap forward with Spending Insights. This new tool auto-categorizes and cleanses your transactional data so that your transactions are intelligently sorted into predefined categories, eliminating the tedious task of manually organizing expenses. Say goodbye to the hassle; our tool does the work for you.

But that's not all! This tool goes beyond convenience by offering visually engaging analytics, providing you with a clear and comprehensive view of your financial landscape. Dive deeper into understanding your spending habits with dynamic graphs and charts. It's the perfect blend of technology and wisdom!

Ready to revolutionize your financial management? Check out your Spending Insights! It's a smarter, more intuitive way to manage your money.



A Quote to Live By

As Benjamin Franklin wisely said, "Beware of little expenses. A small leak will sink a great ship." Our new Spending Insights tool embodies this philosophy, by providing you a quick snapshot of your monthly recurring expenses. By regularly reviewing your subscriptions, for example, you not only eliminate unnecessary expenses but also take charge of your financial ship and navigate towards financial freedom.



Now Accepting Applications for the Richard Buzby Scholarship

Recognizing the significance of higher education and its associated costs, Northern Skies FCU is committed to supporting its members. Those seeking assistance with tuition or related expenses for higher education can apply for our essay-based scholarship online. We believe in fostering educational opportunities and are dedicated to helping our members pursue their academic goals.

To learn more about our scholarship program and to apply, please visit <https://www.nsfcu.org/resources/education/scholarship.html>

Heart for the Hungry

Join us this February by supporting our food drive that helps ensure elementary school students have access to nutritious meals during spring break. Your donation contributes to their well-being and fosters a sense of community support. Together, let's make a difference in the lives of these students, providing them with the sustenance they need for a brighter and healthier future.

2024 Annual Meeting is March 21st at 7pm

As an owner of our credit union you have a voice! Join us for the 2024 Annual Meeting and the opportunity to hear about the financial health and state of your credit union. We'll see you at our Benson Branch for an evening of fun, food, and information.

PFD Applications are Due March 31st

Enjoy access to your PFD sooner with direct deposit! For your account number, please refer to the bottom of your check, the "Account Details" tab in online banking, or give us a call!

- NSFCU Bank Code: CX
- NSFCU Routing Number: 325272157

Important Tax Information

Year-end tax information can be found in your December 2023 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. 2023 IRA contributions can be made through April 15, 2024!



EMPLOYEE OF THE QUARTER

Talia Iloilo



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BOARD OF DIRECTORS

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HOLIDAY CLOSURES

Martin Luther King, Jr. Day
January 15, 2024

Presidents Day
February 19, 2024

