

MEMBERSHIP MATTERS

Explore the power of
your membership.
Join the movement
and be part of the
impact!



"Alone, we can do so little; together, we can do so much."



In the ever-changing landscape of personal finance, finding a financial institution that aligns with your values and aspirations can make all the difference. This is where membership truly matters. At Northern Skies Credit Union, we're not just a financial institution; we are a collective of individuals, families, and businesses united by a shared purpose - to empower Alaskans. Your membership is so much more than an account number it's a key to a world of opportunities, a gateway to financial empowerment, and a testament to the strength of community ties.

In this edition:

- The Power of Membership -For You and For Alaskans
- Contactless Cards are Here
- Upcoming Events: CU Fest & Member November
- 2024 Annual Election



Call us: (907) 561-1407



Visit Us Online: www.nsfcu.org



The Power of Membership - For You and For Alaskans

Being a member of Northern Skies is belonging to a close-knit community of individuals, families, and businesses with a shared vision - to make a positive impact in the lives of Alaskans. Your membership contributes to a shared financial resource, embodying the cooperative essence of credit unions. Unlike profit-driven and global-focused banks, we're here to serve our members' needs. We take pride in offering services unique to Alaskans. By pooling our resources, we unlock financial empowerment for all members, offering competitive rates, lower fees, and member-focused financial products. This cooperative spirit extends the benefits of membership beyond individual capabilities, strengthening the financial health of the entire community.

Now is the time to go local!

Going local with your finances means investing in the Alaskan community you call home. When you deposit your money in a Northern Skies account, you're contributing to the well-being of your fellow Alaskans. Your deposits support local families and businesses by providing the funds for their dreams and ambitions. This isn't just about financial transactions; it's about nurturing the growth of our Alaskan community!

For You.

Our credit union is dedicated to helping our members grow their savings. Check out these unique share accounts available just for you!

- **PEAK Rewards Checking:** This account offers members the opportunity to earn high interest on balances, ATM surcharge refunds, and the freedom of no monthly maintenance fees!
- **Special Share Certificate:** A secure and stable way to grow your savings with competitive fixed-term rates, tailored to meet your unique financial goals.
- **IRA Certificate:** Invest in your future with an IRA Certificate, offering tax advantages and competitive rates to help you plan for a comfortable and worry-free retirement.
- **Jumbo Money Market:** These accounts provide a secure way to grow your wealth and ensure easy access to larger funds while you rate shop or build wealth!

For Alaskans.

The power of your membership goes beyond just these financial services - your membership is for Alaskans!

- **Community Investment:** As a member, you're contributing to the economic well-being of our community. Your deposits are reinvested in the form of loans to local individuals and businesses, supporting local growth and prosperity.
- **Local Decision-Making:** Unlike big banks headquartered outside of Alaska, we're right here in your community. Decisions about loans and services are made locally, ensuring that your needs are prioritized.
- **Financial Counseling and Education:** We're committed to the financial well-being of our members and community education. We offer financial counseling and additional resources to help you make informed financial decisions.
- **Community Support:** Our credit union actively participates in local events, sponsors community initiatives, and supports charitable causes that matter to you. Your membership directly contributes to these efforts.

Refer a friend and you both get \$10!

Enrich your circle when you refer a friend or family member to Northern Skies! When you refer a friend to join our credit union, not only do both you and your friend receive a \$10 bonus, you set them up to embark on a journey to financial success! It's a win-win situation that not only strengthens your financial community but also puts extra cash in your pockets. Spread the word, share the rewards, and watch your financial network grow with Northern Skies!

Contactless Cards Available Now!

We're excited to introduce our new VISA Debit and Credit contactless Cards! With just a single tap - these cards ensure a seamless and secure way to pay for your purchases.

Members can easily upgrade to a contactless card by stopping by the branch for an instant issue, call us, or order online through our secure digital banking platform. It's a simple process that ensures you get your contactless delivered to your doorstep without any hassle.

Don't have a spending account with us yet? No worries, we can set you up with any of these accounts below! Give us a call today at (907) 561-1407!



PEAK Rewards Checking



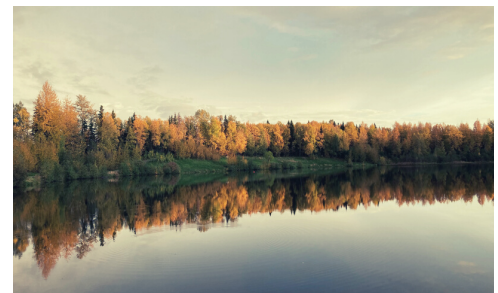
Your financial journey deserves a partner that rewards your loyalty. With our PEAK Rewards Checking account, we go above and beyond to make your membership matter. Maximize your benefits of a high yield checking and experience the Northern Skies difference today!

VISA Platinum



Empower your financial life with our VISA Platinum Card. It's more than just a credit card, it's a tool for financial flexibility. Enjoy lower rates, no annual fees, and generous credit limits. This account is a great option for balance transfers. No fees involved - just a lower rate to help you pay off debt sooner!

VISA Ascend Secured



Whether you're looking to establish credit for the first time or seeking to rebuild a strong credit profile, VISA Ascend provides a practical and responsible solution to help you ascend toward your financial goals. This share-secured account allows you to build or rebuild your credit with confidence.

We value your feedback. We're working to enhance our account alert and notification strategy. We want to make sure that we are offering solutions that help you feel secure and connected to what matters. Please complete our digital survey at <https://www.nsfcu.org/resources/tools-services/memberfeedback.html>



CU Fest | Stop By To Celebrate the 75th International Credit Union Day!

Join us in celebrating the 75th Anniversary of International Credit Union Day at our "CU Fest" on Thursday, October 17th from 11am - 3pm. Enjoy pretzels, cheese, root beers, sodas, and more sweet treats as we pay homage to our cooperative history and values. During this event, we'll offer a special \$75 referral bonus to members who bring their friends and family to open an account (\$50 for you, \$25 for your friend or family member) as a way of saying thank you for helping us grow our financial community. After all, that's what this day is all about! Come be part of this historic celebration, and let's make the most of our credit union membership together!

Member November | Warm Up With Us on Fridays During November!

Get ready to warm up your November with a cozy treat! Join us every Friday this month for a delightful Hot Chocolate Bar at our Benson location. It's our way of saying thank you for being a valued member. We can't wait to share a sip of warmth and gratitude with you! See you there!

Richard Buzby Scholarship | Congratulations to this Year's Winners!

Congratulations to this year's recipients of the Richard Buzby Scholarship program - Letty Campbell and Sara Ross! We're thrilled to award each of you with a well-deserved \$2,500 scholarship in recognition of your outstanding achievements and dedication to your education. Your commitment to excellence inspires us, and we're proud to support your academic journey. Well done, and best wishes for your continued success! As we celebrate your accomplishments, we also want to remind all aspiring scholars that applications for the 2024 Scholarship will open on January 3rd, 2024. We can't wait to continue investing in the bright futures of our community's talented youth. Please visit <https://www.nsfcu.org/resources/education/scholarship.html> to learn more and apply.

To Our Volunteers | A Very Sincere Thank You!

As we reflect on the theme of "Membership Matters," we want to extend our heartfelt thanks to our dedicated volunteers who exemplify the true essence of community. Your selfless contributions and unwavering commitment remind us that it's not just about being a member; it's about actively shaping and enriching our community. Your time, energy, and passion are the driving force behind the power of membership, and we are immensely grateful for all that you do. Thank you for making a difference in the lives of our members and the strength of our credit union. Your volunteerism truly matters.

2024 Annual Meeting and Election

Our 2024 election will be carried out by mail ballot (should there be additional qualified candidates) and will fill two 3-year term positions on the Board of Directors. If necessary, ballots will be mailed to members in January. Election results will be announced at the 2024 Annual Meeting scheduled for Thursday, March 21, 2024.

The Nominating Committee has nominated the following candidates for the following offices:

Two Board of Director Positions (3-year terms)

- **Michelle Luczycki** – Michelle has been a member of Northern Skies for 24 years, volunteered on the Supervisory Committee for 16 years (10 of those years as Chair), and served on the Board of Directors since 2021. She is currently the Payroll Director for NANA Management Services, holds a CPA license and is certified in payroll (CPP) and has worked in both private and public accounting for more than 23 years.
- **Rebecca Hanson** - Now retired, Rebecca had been employed in the accounting field for 38 years. She has been a member of Northern skies for 48 years, and has served on the Board of Directors since 2003.

Other members interested in becoming candidates can qualify by the petition method. Official petition forms must be used and will be available on October 16, 2023, by calling the credit union at (907) 561-1407. The signatures and account numbers of at least 1% of members are required in order to qualify as a candidate by the petition method. Petitions must be returned to the credit union by 6 p.m. on November 17, 2023. If no additional candidates qualify by petition, the slate of candidates will remain as proposed by the Nominating Committee. If there is only one candidate for each position, the election will not be conducted by mail ballot and, as long as there is at least one candidate for each position, there will be no floor nominations.



EMPLOYEE OF THE QUARTER

Chad Stecker

SUPERVISORY COMMITTEE

Kevin French
Committee Chairman

Sharon Headley
Michelle Luczycki
Darlene Cyril
Onya Stein
Committee Members

Mary Anderson
Alternate

Supervisory Committee
Mailing:
3705 Arctic Blvd, PMB MM
Anchorage, AK 99503

Email: sup.com@nsfcu.org

BOARD OF DIRECTORS

Marva Luhrs
Chairman

Mary Ellen Gamel
Vice Chairman

Merri Shunk
Secretary

Jack McGary
Treasurer

Rebecca Hanson
Michelle Luczycki
Mary Anderson
Directors

HOLIDAY CLOSURES

Indigenous Peoples Day
Monday, October 9

Veteran's Day
Friday, November 10

Thanksgiving Day
Thursday, November 23

Christmas
Monday, December 25

New Year's Day
Monday, January 1

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

Northern Skies
FEDERAL CREDIT UNION

1001 East Benson Boulevard
Anchorage, AK 99508

Equal Housing
LENDER