

LIFESTYLE MATTERS

Embrace the spirit of adventure. Seize opportunities. Make every moment count.



Northern Skies
FEDERAL CREDIT UNION

"Enjoy life - that's what you're here for."



At Northern Skies, we believe that lifestyle matters, and we're here to help our members unlock their best lives! As a credit union deeply rooted in Alaska, we understand the unique lifestyle of Alaskans and the importance of enjoying the great outdoors and pursuing your passions. Whether it's exploring the vast wilderness, embarking on thrilling adventures, or simply finding joy in everyday moments, we're committed to supporting you every step of the way.

In this edition:

- Smart Summer Travel: 7 Ways to Save and Still Have Fun
- Explore Your Dreams with a Recreational Loan
- Soar Into Savings

Call us: (907) 561-1407

Visit Us Online: www.nsfcu.org



Smart Summer Travel - 7 Ways to Save and Still Have Fun!

Few things stoke wanderlust like longer days and warmer temps. But before you deep dive into summer travel—and your wallet—check out these tips that can help you have fun in the sun without breaking the bank

Set a Realistic Budget

Before you hit the open road (or sky...or seas...), consider all the expenses involved, including transportation, accommodation, meals, and activities. Allocate a portion of your budget for unexpected expenses. Having a big picture overview of your financial limitations will steer your decision-making process and make overspending less likely.

Travel Off-Peak

Take advantage of off-peak seasons or weekdays when prices are often lower. Avoiding popular travel periods can help you secure better deals on flights, accommodations, and attractions. Moreover, you'll be able to enjoy destinations with fewer crowds, enhancing your overall experience.

Explore Alternative Accommodations

Instead of opting for traditional hotels or vacation rentals that often come with cleaning fees, explore alternative accommodations to save money. Consider options such as hostels (single rooms are often still an option), house-swapping or even house or pet-sitting for friends if your dates are flexible.

Be Flexible with Your Destination

Explore different destinations based on affordability. Lesser-known or up-and-coming locales can offer rich experiences without the premium rates. Research affordable domestic or international destinations. By being flexible on the 'where,' you can uncover hidden gems without shelling out a ton on airfare.

Embrace Free and Low-Cost Activities

Many destinations offer walking tours, public parks, museums with discounted admission rates, or specific days when attractions offer reduced entry fees. Take advantage of natural wonders, public beaches, hiking trails, and engage with locals to discover hidden gems and receive insider tips on affordable attractions and events.

Plan Your Meals Wisely

Spurging on food and drinks is easy, especially when you add in inspiring scenery. Opting for accommodations with kitchen facilities or access to a shared kitchen can save you hundreds. Prepare some of your meals instead of dining out for every meal and frequent local markets to purchase picnic-style fare. When dining out, street food vendors often offer tasty options without restaurant price tags.

Use Travel Rewards and Discounts

Have an airline or hotel account? Leverage those travel reward programs, credit card points, and loyalty programs to your advantage. Additionally, search for discount codes, coupons, and promotions when booking accommodations, flights, and attractions—it literally pays to comparison shop.

The reward of travel lies in the experiences, connections, and memories you create, and these don't have to come with a hefty price tag. Want to see how travel fits into your big picture budget? Our partners at GreenPath Financial Wellness offer an interactive worksheet that can get you started. To access the budget sheet visit <https://www.nsfcu.org/community/news-events.html>, or, if you prefer to talk to one of our team members give us a call! We'd love to help you enjoy your summer comfortably and affordably!



Explore Your Dreams with Recreational Loans

Are you ready to embrace the Alaskan spirit of adventure? Our credit union offers a range of recreational loans tailored to help you pursue your passions. Whether you're dreaming of an RV to explore the breathtaking landscapes, an airplane to take to the skies, a boat for fishing or leisurely cruises, an ATV for thrilling off-road experiences, or a motorcycle to feel the wind in your hair, we've got you covered. Discover the possibilities and start making memories today!



RV Loans



Dreaming of hitting the open road and exploring breathtaking destinations? Our RV loans are here to turn your dreams into a reality. Whether you're a first-time buyer or upgrading to a luxurious motorhome, our flexible financing options will make owning your dream RV easier than ever. With competitive interest rates, extended loan terms, and a simple application process, you'll be on the road to adventure in no time. Let us finance your unforgettable RV experience!

Boat Loans



Calling all water enthusiasts! It's time to embark on your aquatic adventures with our boat loans. From rugged Alaskan boats to versatile vessels, we offer customized financing solutions to suit every adventurer's needs. Our low-interest rates, flexible repayment terms, and expert guidance ensure a smooth sailing experience throughout the loan process. Whether you're a seasoned captain or a first-time boat buyer, let us help you make waves and create lifelong memories on the water.

Recreational Property



Dreaming of a place where you can unwind, recharge, and create cherished memories with loved ones? Our recreational property financing options can turn this dream into a reality. Whether you're looking for a cozy cabin, a lakeside retreat, or a mountainside getaway, we provide the financial support you need to make your vision come true. With competitive interest rates, flexible terms, and personalized service, we'll guide you through the process of owning your private slice of paradise. Build unforgettable moments - invest in recreational property now!

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

Soar Into Savings

Are you looking for a secure and rewarding investment? Now is the perfect time to take action! We're proud offer our members a limited-time opportunity on high-yield share certificates with an exceptional Annual Percentage Yield (APY). As interest rates continue to rise, our credit union is dedicated to helping you make the most of this unique opportunity to grow your savings. Let your savings soar, call today us or visit us online at <https://www.nsfcu.org/accounts/save/Special-Share-Certificate.html> for current rates!



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

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



Amblin' for Alzheimer's | A Very Sincere Thank You!

Thank you for your support and participation in this year's Amblin' for Alzheimer's walk. Your participation not only raised awareness about Alzheimer's disease but also provided vital funds to support research and initiatives aimed at improving the lives of those affected by this condition. Together, we have taken a meaningful step towards creating a brighter future for individuals and families impacted by Alzheimer's.

*Featured to the left are 4 youth members who walked to raise awareness and funds at this year's event!

Pack-a-Bag | School Supplies Fundrasier for Child in Transition Students

Join us this July for an exciting school supplies fundraiser hosted by your favorite credit union! Support homeless students in our community as we collect essential items like notebooks, pencils, and backpacks to ensure they start the new school year with confidence. Together, let's empower young minds and make education accessible to all.

Cash for Cans | This September, help kick hunger to the curb!

Make a meaningful impact in the community by participating in our upcoming fundraiser for the Food Bank of Alaska! Join hands with your caring credit union as we raise funds for resources like non-perishable food items and essential supplies to nourish those in need. Let's unite to fight hunger and create a brighter future for individuals and families across Alaska.



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HOLIDAY CLOSURES

Labor Day
September 4th, 2023

Indigenous People's Day
October 9, 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
LENDER

Northern Skies
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