



WELCOME

2025

A New Chapter for Your Financial Journey

As we step into the new year, we're focused on empowering you with tools, knowledge, and local connections to make 2025 your best financial year yet. This year, let's make a difference together by keeping your money where it matters most—**right here in Alaska.**

WHAT'S AHEAD

Here are just a few ways Northern Skies is enhancing your member experience in 2025:



Elevated Card Experience:

New features and digital card options are on the horizon.



New Website: A fresh, modern website designed with you in mind.



Financial Education:

Practical sessions to help you budget, save, and plan for your goals.



Get Local with Your Money.

When you bank locally, you invest in the growth and prosperity of our community. Every dollar you deposit or borrow stays close to home, fueling local businesses, supporting Alaskan families, and helping build a thriving economy.

Northern Skies is proud to be part of this ripple effect of positive change. Together, we can continue to strengthen the place we all call home.



How You Can Go Local With Your Money at Northern Skies

1.

Save Locally with Deposit Accounts

Every dollar you deposit in your Northern Skies accounts stays in Alaska, helping fund loans for fellow members and supporting the local economy. Choose savings accounts, money markets, and certificates to grow your funds while strengthening your community.

2.

Refinance or Get a Loan Through Us

Need a car, home equity, or personal loan? By borrowing from Northern Skies, you ensure that the interest you pay helps support other Alaskans, not shareholders of large out-of-state institutions.

3.

Switch to Local Checking

Our PEAK Rewards Checking gives you the perks of a modern checking account while keeping your money working in Alaska. By using your debit card for everyday purchases, you're supporting a financial institution that invests in the state.

4.

Use Your Credit Union Credit Card

When you choose a Northern Skies Visa card, you're opting for a local financial solution that reinvests profits back into community programs and member benefits. Plus, enjoy great rates, no hidden fees, and features like our new card management tool.

5.

Encourage Family and Friends to Join

Share the benefits of banking local by inviting your family and friends to become members of Northern Skies. Plus, take advantage of our \$25 referral promotion—you'll receive \$25 when someone you refer opens an account, and they'll get \$25 too! It's an easy way to spread the word and support a financial institution that invests in Alaska.

Happening This Quarter!

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5

Applications Are Open

Pursuing your education? Apply for the 2025 Richard Buzby Scholarship online at www.nsfcu.org/resources/education/scholarship

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2025 Annual Meeting

Join us at our Benson Branch at 7pm to hear about the health of our credit union. Food and drinks will be served.

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31

PFD Applications are Due

Enjoy access to your PFD sooner with direct deposit! NSFUCU Bank Code: CX NSFUCU Routing Number: 325272157

How to Find Your Account Number

Each member has a membership number, but each share and loan account within your membership also has its own unique MICR account number. These numbers are essential for setting up electronic transfers, direct deposits, and more.

- **On Desktop:** Log in to online banking and select the account you'd like to view. Click "Account Details" in the tabbed area above your transaction history to find the MICR account number.
- **In the Mobile App:** Open the app and select the account you want to view. Tap "Show Details" in the upper right corner of the screen and reference the MICR account number field.

Keep these steps handy to quickly access the information you need! As always, give us a call and we're happy to help!

APR

15

Last Contribution Date

2024 IRA contributions can be made through April 15, 2025!

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

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Chairman

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Vice Chairman

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Jack McGary
Treasurer

Rebecca Hanson
Michelle Luczycki
Mary Anderson
Directors

EMPLOYEE OF THE QUARTER

Sarah Quiliza
Loan Processor

HOLIDAY CLOSURES

MLK Jr. Day
January 20, 2025

Presidents Day
February 17, 2025



Important Tax Information

Year-end tax information can be found in your December 2024 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.

