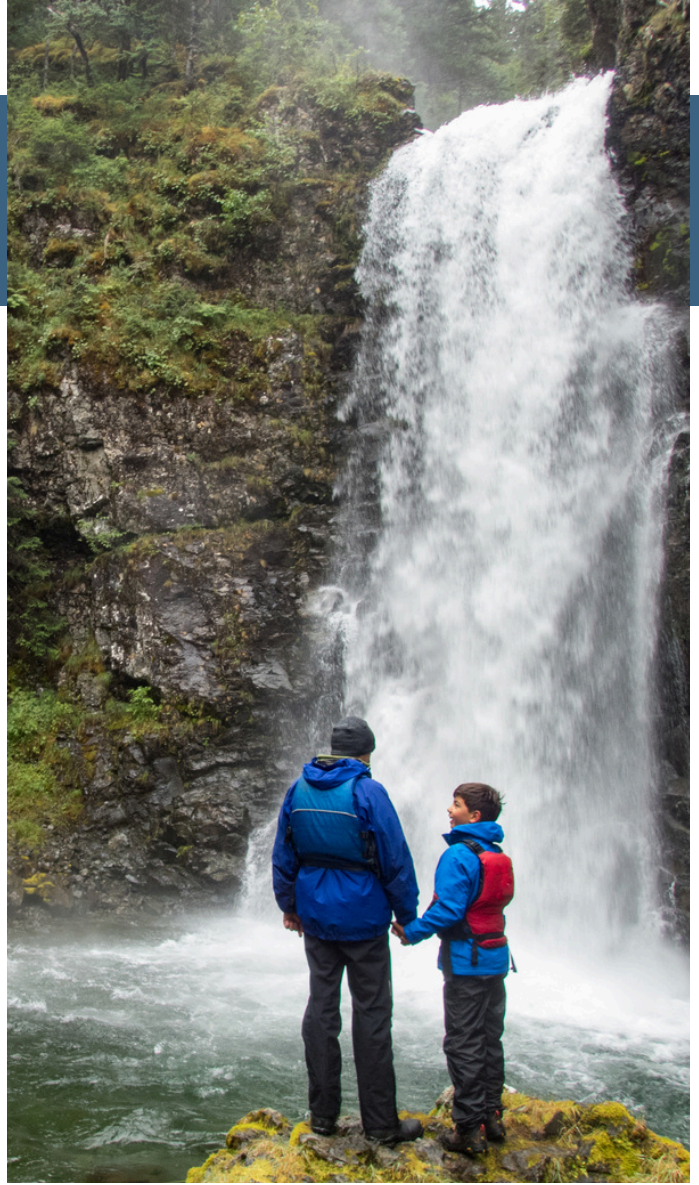




Finding Financial Peace in a Season of Spending

As the leaves fall and temperatures drop, we're all gearing up for the hustle and bustle of the holiday season. And let's be honest, with the rising costs of... well, everything, budgeting can feel like playing a game of whack-a-mole—just when you think you've got it under control, something else pops up.

At Northern Skies, we're here to help you find peace and enjoy the holidays without the weight of money concerns. Whether it's helping you budget for the holidays or finding ways to put a little jingle back in your wallet, we've got your back.



Joy is No Payments Until 2025!

Imagine heading into the holidays knowing you've freed up extra cash. Now when you refinance or get a new loan with us, you'll enjoy no payments until 2025!

Give yourself the financial breathing room you deserve this holiday season. After all, this season should be about joy, not financial stress!

*Offer is eligible for consumer loan types with terms less than 144 months. First payments will be due January 28, 2025. Interest will accrue daily beginning on the date of your loan.



Pre-Holiday Declutter: Make Room for What Matters

Before the holiday shopping frenzy hits, why not take some time to declutter your space? Not only does this help create a more organized home, but it's also a great opportunity to sell unused items.

Clearing out what you don't need can give you extra cash for the holiday season and create room for the inevitable influx of gifts. Plus, you'll feel a sense of relief knowing you're starting the new year with a cleaner, more intentional living space. Make room for the things that truly matter!

Need a little room in your budget?

Make some space with Skip-A-Pay! By skipping a loan payment, you can focus on what truly matters—whether it's spending time with loved ones or making room for new memories.

Check out our Skip-a-Pay tool in online banking or the mobile app for details about your eligibility!



Upgrade Your Spending with Our Visa Platinum Card

Looking for a credit card that helps you manage your holiday spending without adding to your stress? Our Northern Skies Visa Platinum card offers the perfect balance of convenience and stability.

PLATINUM RATES AS LOW AS

8.95%
APR*

In addition to low interest rates, we offer no balance transfer fees, making it simple to consolidate higher-interest credit card debt and save money in the process. This holiday season, don't let high-interest payments weigh you down—transfer your balances to our Visa Platinum card and enjoy more peace of mind with every purchase.

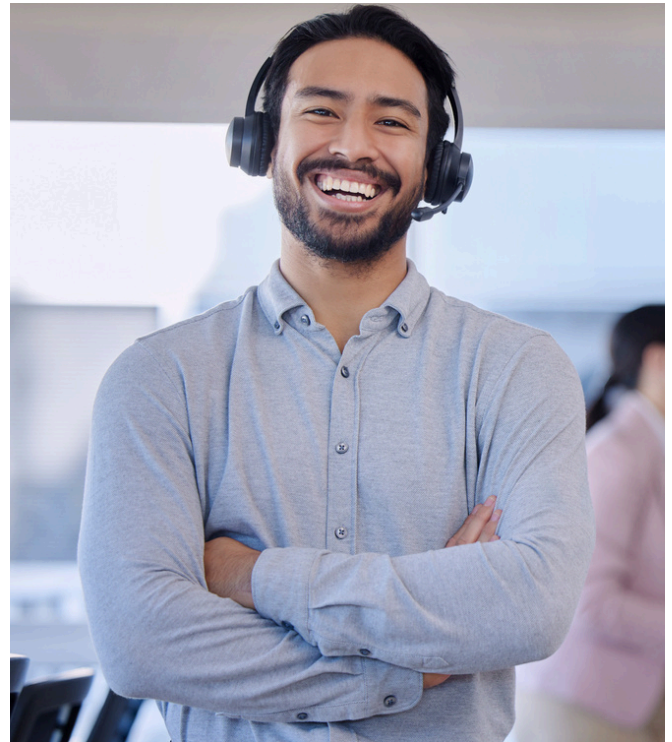
*Rates are based on certain creditworthiness criteria. You must be 18 years of age or more to be granted a credit card. Credit cards are subject to the terms and conditions of the Credit Card Agreement.

Protect Yourself Against Fraud This Holiday Season

As holiday spending ramps up, so do opportunities for fraud. While managing your finances, it's important to stay vigilant and protect yourself. Here are some quick tips to help you stay secure:

- Monitor your accounts frequently to spot any unusual transactions.
- Be cautious with suspicious calls, emails, or texts asking for personal info.
- Set up account alerts to get notifications of any suspicious activity.

At Northern Skies, we're here to help you enjoy a secure and stress-free holiday season. Stay proactive and keep your financial wellness in check!



How Our Team Stopped Fraud in Its Tracks

Ben, one of our vigilant team members, stopped a potential fraud when a suspicious person attempted to apply for a loan under a member's name, using different phone numbers not listed on the account. Thanks to Ben's quick action, the fraud was prevented. This is just one way our personal human touch at Northern Skies goes beyond automation to keep your security a top priority.

Is your contact information up to date?

To ensure you never miss important updates, please take a moment to verify and update your contact information in online banking or the mobile app. Additionally, we recommend reviewing and deleting any old devices in your account settings to keep your information secure.

Join Us for Member November

Celebrate Member November with us every Friday! Stop by our Benson Branch for a warm cup of hot chocolate and a chance to win fun giveaways. It's our way of saying thank you for being a part of our credit union family. We look forward to seeing you!

A Special Thank You

We are excited to share that Northern Skies Federal Credit Union has reached \$200 million in total assets, a milestone that reflects the trust and loyalty of our incredible members. It took 49 years to reach our first \$100 million, but thanks to your support, we've doubled that in just eight years. This achievement is a testament to the strength of our community and our shared commitment to financial wellness. Thank you for being a vital part of our journey—we look forward to continuing to serve you and help you reach your financial goals!

Annual Meeting and Election

Our 2025 election will be carried out by mail ballot (should there be additional qualified candidates) and will fill three 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 2025 Annual Meeting scheduled for Thursday, March 20, 2025.

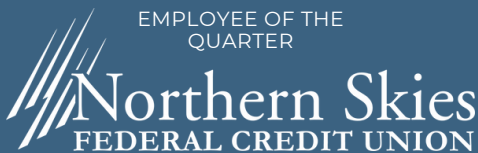
- **Marva Luhrs** - Marva is retired from the Anchorage School District and worked in accounting in public and private sectors for more than 45 years. She has been a member of Northern Skies for 48 years and has served the credit union for more than 39 years on the Credit Committee, Supervisory Committee, and the Board of Directors.
- **Merri Shunk** - As a retired senior accountant, Merri has held various positions at a local co-op since 1991. She has been a Northern Skies member since 1995 and has served on our Supervisory Committee and Board of Directors for over 17 years collectively.
- **Ellen Gamel** - Ellen has been a member of Northern Skies for 49 years and has served on the Board of Directors for 24. Now retired, she served the Anchorage School District for more than 30 years, most recently as the Administrative Assistant at Willard Bowman Elementary School.

Other members interested in becoming candidates can qualify by the petition method. Official petition forms must be used and will be available on December 20, 2024, 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 5 p.m. on February 8, 2025. 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.

CONGRATULATIONS!

Ben Dusuntia

EMPLOYEE OF THE
QUARTER



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
October 14, 2024

Veterans Day
November 11, 2024

Thanksgiving Day
November 28, 2024

Christmas Eve @ 1pm
December 24, 2024

Christmas Day
December 25, 2024

New Year's Eve @ 1pm
December 31, 2024

New Year's Day
January 1, 2024