



WELCOME SPRING

A New Season Brings New Possibilities

Spring is a season of fresh starts and new beginnings, and we're embracing that spirit at Northern Skies! As the days grow longer, so does our commitment to making your financial life easier.

WHAT'S NEW?

Here are a few exciting updates coming your way:



PEAK Rewards update:

Earning your rewards is now simpler than ever, making it even more rewarding to bank with us.



Balance Transfers:

Need to consolidate debt or move balances? You can now transfer credit card balances right from your mobile app.



Travel Notes:

Heading out on a trip? Let us know directly through the mobile app to help ensure seamless card use while you travel.

Embrace the possibilities.

At Northern Skies, we're here for you through every season and every new beginning. Whether you're preparing for summer adventures, tackling home projects, or looking for smarter ways to manage your finances, we have the solutions you need:

- **Recreational Loans** – Get ready for road trips and outdoor adventures with financing for RVs, boats, airplanes, and more.
- **Home Equity Loans** – Spring cleaning isn't just for closets—refresh your home with a renovation powered by your home's equity.
- **Peak Rewards Checking** – Earn more on your everyday banking with high-yield dividends and ATM fee refunds.



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Ways to Elevate Your Financial Life with **Card Management**.

Your financial well-being is built on the choices you make every day. With our new card management tool, you can take full control of your finances, protect your money, and make managing your money easier than ever. Check out these seven powerful features to help you help you elevate your financial life.

1. Take Immediate Control Over Your Card

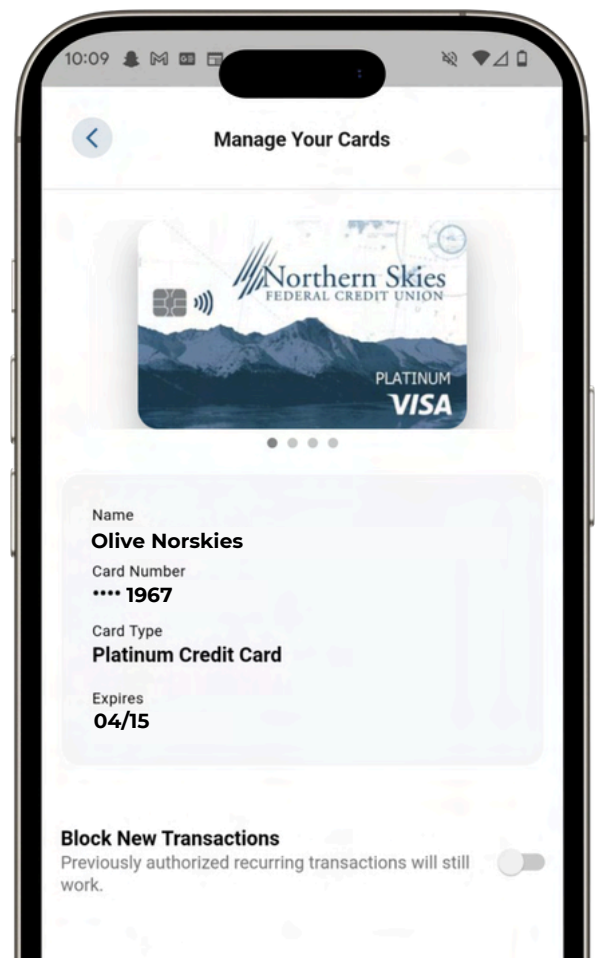
Ever had that moment of panic when you can't find your card? With card management, you don't have to worry. Instantly block your card to prevent unauthorized transactions, and when it turns up under the couch cushion, unlock it with a tap. Total control, right at your fingertips.

2. Master Your Spending Habits with Precision

Keeping track of spending can be tough, but with real-time alerts and spending limits, you're always in the know. Set boundaries on transaction limits or locations to stay within budget, and get notified as soon as your card is swiped. Whether you're managing family finances or curbing impulse buys, you're in control and in the know!

3. Never Be Without Your Card Again

Losing or damaging your card is stressful, but replacing it doesn't have to be. Order a new card instantly and get back to spending without missing a beat. Whether it's lost, stolen, or just worn out, you're covered with a hassle-free replacement process. Plus, while you wait for your physical card to arrive in 7-10 business days, your digital card will be available the next day, so you can push it to your mobile wallet and start using it immediately.



4. Access Your Card, Wherever You Are

Ever found yourself shopping online from your couch, about to check out, but you don't have your physical card nearby? It happens! While services like Google Wallet and Apple Pay are convenient, they don't always provide full card details. But with our Card Management app, you can easily access your card number and CVC in seconds—without needing your card on hand.

5. Go Fully Digital in Just a Few Taps

Your phone is always with you—so why not your card? Add it to your digital wallet with just a couple of taps and enjoy the convenience of secure, contactless payments anywhere you go. Whether you're grabbing coffee or checking out online, paying is now faster and safer.

6. Turn High-Interest Debt Into Smart Savings

Managing debt just got easier. Transfer your credit card balances through the app and take advantage of lower rates. Cut down on interest, simplify your payments, and take control of your financial future—all from the palm of your hand.

7. Travel with Confidence and Peace of Mind

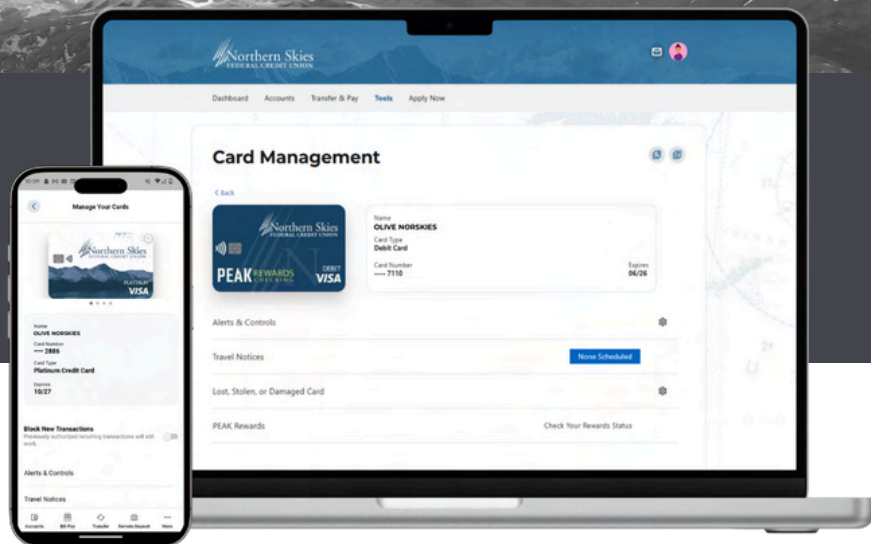
Travel with Confidence and Peace of Mind – Planning a getaway? Let us know about your travel plans right in the mobile app. Setting up travel notes ensures your card works smoothly wherever you go, preventing unnecessary disruptions while keeping your transactions secure. Enjoy your trip without the hassle of declined transactions.

Don't have a debit or credit card with us yet?

Now is the perfect time to upgrade! **Earn up to \$200** for making the switch!

See back for details!

These seven features are designed to simplify your life, enhance security, and provide financial flexibility. Best of all, you can access and manage everything seamlessly through online banking and our mobile app—putting power and convenience right in your hands.



WANT **\$100**? HOW ABOUT **\$200**?

For a limited time, **you can earn \$100** when you open a new checking account or credit card and complete a few simple steps. Want to double it? **Earn \$200** when you open **both**! Here's how it works:

- Open a new **checking account** or a **new credit card**.
- Activate your new debit or credit card with our Card Management tool.
- Make **10 purchases** with your new card—whether it's swiping in-store, using Google Pay or Apple Pay, or shopping online.

It's that easy. This is a limited-time offer, so don't miss out. Stop by a branch or call us to get started today!

\$100 & \$200 Promo Terms & Conditions: This offer is open to both members and non-members who open a new checking account or credit card.

- Earn \$100 when you complete the steps below after opening either a new checking account or a new credit card.
- Earn \$200 when you complete the steps below for both a new checking account and a new credit card.

How to Qualify for the Bonus:

- Open a new checking account or credit card (or both for the \$200 offer).
- Activate your debit or credit card in the Card Management tool within the mobile app.
- Complete 10 transactions with your new debit or credit card.
 - Transactions may be made with the physical card, through Google Pay or Apple Pay, or for other online purchases.
 - If you are opening both a checking account and a credit card, you can complete 10 qualifying transactions per card to earn the full \$200 bonus.
 - New accounts must be opened by 4/30. Transactions must be completed within 45 days of the account or credit card open date.

Additional Details:

- If opening a credit card, you must be 18 years of age and meet creditworthiness criteria.
- ATM withdrawals, transfers, and bill payments do not count as qualifying transactions.

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HOLIDAY CLOSURES

Memorial Day
May 26, 2025

Juneteenth
June 19, 2025

Independence Day
July 4, 2025

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

Earning **PEAK REWARDS** just got easier!

Meeting the requirements for PEAK Rewards is now more straightforward, ensuring you get the most out of your checking account every month.

What's Changing?

We're simplifying the debit card transaction requirement:

- No more signature-based stipulations.
- You just need 12 debit card purchases of \$5 or more—any type counts (Google Pay, Apple Pay, in-store, PIN based, online—if it's a debit card PURCHASE, it qualifies!)
 - ATM withdrawals do not qualify as a purchase!

With high-yield dividends, ATM fee refunds, an easier way to qualify, AND the opportunity to earn \$100 there's never been a better time to take advantage of PEAK Rewards.

Apply online or give us a call to open your account today!

What's **HAPPENING?**

MAY
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Amblin for Alzheimer's

Take a walk and help support the Alzheimer's Resource of AK with us! We're covering registration for members! Email marketing@nsfcu.org to sign up.

JUL
11

Member Appreciation BBQ

Join us at our Benson Branch at 11am for an afternoon of fun, sun, and some yummy appreciation!

 **Northern Skies**
FEDERAL CREDIT UNION