

Business Journal

A publication from the Alaska USA family of financial service companies

Summer 2010

"Whenever you see a successful business, someone once made a courageous decision."

— Peter F. Drucker,
American educator
and writer

The road to success calls for hard work, determination...and a supportive team.



Bighorn Enterprises LLC owners Butch Whiting and Joshua Bennett stand in front of one of their trucks used to haul freight.

BUSINESS MEMBER PROFILE:

Bighorn Enterprises LLC

In 1999, with just \$44 in his pocket, Joshua Bennett started a small business in Anchorage and worked for many years to build it. In 2007, Bennett was joined by his current business partner and childhood best friend, Butch Whiting, to form Bighorn Enterprises LLC in Fairbanks. Today, Bighorn provides flatbed freight services to the North Slope for prominent names in the energy industry such as Exxon Mobil and Eni Petroleum. In addition, Bighorn provides civil site preparation and construction services, working directly with the U.S. Army Corp of Engineers, the Department of Defense, the U.S. Army and Air Force, as well as the North Star Borough and State of Alaska.

It's the story of entrepreneurs with big goals that have relied on patience, perseverance, and good working relationships to achieve them. One of those essential relationships is with Bighorn's insurance provider, Alaska USA Insurance Brokers.

Moving heavy-duty steel, pipes, and construction support materials, as well as employing drivers, heavy equipment operators, and a variety of construction workers means Bighorn requires the right insurance to protect its work, employees, and customers. Bighorn has General and Excess Liability, Business Auto, Property, Inland Marine, Cargo, Pollution, Workers Compensation, and Bonding Insurance, along with Employee Benefits with Alaska USA Insurance Brokers.

Bighorn's decision to go with Alaska USA did come down to a good price, but it was about more than just money.

"Simply put, our brokers, Todd Wheeler and Tonya Rollison, personally solidified our decision to go with Alaska USA. It was all about their responsiveness, willingness to take our calls at any time to answer our questions, and take the time to understand who we are as individuals and where we want to take our business," said Whiting. "They know just as much about our business as we do."

As Senior Account Executives with Alaska USA Insurance Brokers, Wheeler and Rollison say it's a part of their job they take very seriously.

"We're Alaskans, and we focus on building relationships with our clients," said Wheeler. "Bighorn's success is our success, and we want to properly cover them without over-insuring so they can be as competitive as possible."

The relationship doesn't end when the policies are written. Wheeler and Rollison also act as advisors, regularly reviewing Bighorn's contracts to ensure all of the safety regulations and requirements are met. Safety is important to Bighorn, and when a big contract is on the line, it's essential they be able to reach someone at Alaska USA.

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AlaskaUSA

Change in Alaska USA line of credit account billing



It has been the practice of Alaska USA Federal Credit Union to allow business members to advance a line of credit over their credit limit for overdraft protection. This benefit can prevent checks from being returned on the checking account.

Previously, the over-the-limit amount has not been part of the monthly payment. However, starting with the August 15, 2010 payment, the over-the-limit amount will be part of the monthly payment.

For questions about this change, contact Alaska USA Business and Commercial Services at 646-6670, (877) 646-6670 toll free outside Anchorage. In Fairbanks, call 374-5452 or (877) 374-5453. To learn more about the benefits of a business overdraft line of credit, call one of the numbers listed above or visit www.alaskausa.org.

Stay on top of your business finances any time, at your convenience

Need to schedule payroll direct deposits, add a payee in Bill Pay, or review your last loan payment amount? After a demanding workday, you can do all this and so much more with the convenience of free, 24/7 online account access through UltraBranch® Business Edition.

Access all of your business accounts: savings, checking, money market, and loans. UltraBranch Business Edition puts you in control of your business finances, when and where it's convenient for you. In addition to detailed account access, use it to make electronic payments through the ACH feature such as payroll, expense reimbursement, or tax payments. Pay your business bills online, order checks, make wire transfers to other financial institutions, and download reports. You can even grant account access to your employees through UltraBranch Business Edition while limiting their access to just the areas you choose.

Learn more about all of the benefits of UltraBranch Business Edition today. Check out an online demo at www.alaskausa.org. Sign up by visiting any Alaska USA branch. Once you're signed up, in-depth help is available.

Business Checking Dividend Rates

Alaska USA pays monthly dividends on business checking account deposits over \$1,000, so there's no need to sweep your funds into other accounts.

Amount on deposit	Annual Percentage Yield*		
	May	June	July
\$1,000 - \$9,999	0.25%	0.20%	0.20%
\$10,000 - \$49,999	0.35%	0.30%	0.30%
\$50,000 - \$99,999	0.45%	0.40%	0.40%
\$100,000 and over	0.55%	0.50%	0.50%

* Rates as of July 19, 2010, and subject to change. For current rates, please visit www.alaskausa.org or call 563-4567, (800) 525-9094 outside Anchorage.

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Road to success

"Our clients value the team approach because they get two sets of eyes on their account, they know they can always reach us, and they know we take the time to understand what they do," said Wheeler. "Bighorn also realizes the importance of keeping us informed of changes. They value our advice and knowledge and come to us before making decisions so we can provide input."

The ability to fulfill all of their business insurance needs in one place is another valuable benefit to Whiting and Bennett. In addition to coverage that protects the building, the work, and even the vehicles, Bighorn provides insurance to its 33 employees through Alaska USA's Employee Benefits program.

"Alaska USA provided numerous options that allowed us to select a program that's most beneficial to us in the Interior and also affordable," said Whiting.

A comprehensive, economical insurance plan provides peace of mind and allows a business to focus on getting the job done with confidence. But, it's the partnership that allows it to excel.

"This isn't about what it costs every month to have coverage. This is about a working relationship that's above and beyond work," said Whiting. "Alaska USA treats Bighorn like we're their only customer and that's what we try to do for our customers as well."

Alaska USA by the numbers

- ★ **4.1** assets in billions
- ★ **61** years of service, value, and convenience
- ★ **61** branches in **3** states
- ★ **31** business depository ATMs
- ★ **5** financial centers

Find more Alaska USA business products at www.alaskausa.org or call today...

Business and commercial services

646-6670 in Anchorage
374-5452 in Fairbanks
(877) 646-6670 toll free outside these areas

Commercial insurance

561-1250 in Anchorage
452-6891 in Fairbanks
(800) 478-1251 outside these areas

Title and escrow services

646-6498 in Anchorage
(877) 646-6498 toll free outside Anchorage