The Alaska USA Journal

A publication for members of Alaska USA Federal Credit Union | Fall 2013 | alaskausa.org



WIN BIG IN THE MILLION POINTS MANIA SWEEPSTAKES

You could win one million reward points, just by using your Alaska USA Visa® credit card!

What can you redeem with a million points?

- 100 roundtrip airline tickets or
- 652 car rentals or
- 242 hotel stays or
- 238 vacuum cleaners or
- 65 home theatre systems or
- 227 digital cameras or
- 5,096 music downloads or
- 149 espresso makers. There are hundreds of items and combinations to choose.

Entering is easy – every time you use your Alaska USA credit card, you're entered to win – whether you spend \$1 or \$100. The sweepstakes ends December 31.

Use your card every day! To apply for an Alaska USA credit card, visit any branch or alaskausa.org/visa.

No purchase necessary. Void where prohibited. See official rules at alaskausa.org.

POINTS VS. MILES BREAKDOWN

Here are some examples of how Alaska USA credit card reward points stack up against Alaska Airlines miles. Less is better!

Seattle - Maui

40,000 points

47,500 miles

Seattle - Portland

10,000 points

25,000 miles

Seattle – Phoenix

20,000 points

25,000 miles

Alaska USA credit card

Alaska Airlines credit card

All trips are roundtrip flights, Nov. 9-16, values as of Sept. 19.

FEATURED RATES

| SHARE RATES | APY* |
|--|---|
| Investor Checking \$1,000 + | 0.05% |
| Money Market \$2,500 + | 0.15% |
| Super Money Market | |
| \$10,000-\$24,999 | 0.20% |
| Super Money Market \$25,000 + | 0.25% |
| Certificates 0.15% | to 1 60% |
| | 1.0070 |
| LOAN RATES | APR** |
| | APR** |
| LOAN RATES | APR** as 2.25% |
| LOAN RATES New & Used Auto and Truck as low | APR** as 2.25% as 4.75% |
| LOAN RATES New & Used Auto and Truck as low Recreational Vehicle as low | APR** as 2.25% as 4.75% as 3.25% |

Rates as of Sept. 6, 2013 and subject to change. Please call or visit alaskausa.org for current rates. * Annual Percentage Yield (APY). ** Annual Percentage Rate on approval of credit.

AlaskaUSA

- CONTACT INFORMATION
- Alaska USA Federal Credit Union | alaskausa.org | (800) 525-9094
 TTY/Hearing Impaired (800) 742-7084 | P.O. Box 196613, Anchorage, AK 99519-6613
- Alaska USA Insurance Brokers | alaskausainsurance.com | (800) 478-1251
- Alaska USA Mortgage Company | alaskausamortgage.com | (800) 737-3033
- **Alaska USA Title Agency** | alaskausatitle.com | (877) 646-6498
- Alaska USA Trust Company | alaskausatrust.com | (888) 628-4567

BOARD OF DIRECTORS

- Bobby W. Alexander, Chairman
- Ken D. Campbell, 1st Vice Chairman
- Diane S. Carlson, 2nd Vice Chairman
- Gary L. Sholly, Secretary/Treasurer
- Gene M. Burker
- James A. Fena
- Ronald E. Lee

SUPERVISORY COMMITTEE

- Ronald E. Lee, Chairman
- Kent Berthiaume, Secretary
- Nathan Braspenninckx
- Geri Wacker
- Craig Wood



NEW BRANCHES OPEN 7 DAYS A WEEK!

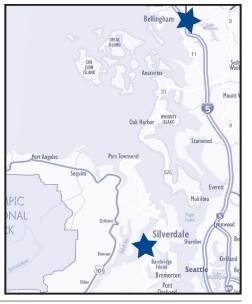
Bellingham -

Inside Haggen at 210 36th Street

Silverdale -

Inside Safeway at 2890 NW Bucklin Hill Road

Visit alaskausa.org/branches for all 26 Washington locations.



GOT BIG PLANS?

Open a home equity line of credit and withdraw money when you need it. You can use it for just about anything: pay tuition or student loans, buy an RV or snowmobile, plan a wedding, load up on outdoor gear, consolidate your credit cards, and more! Apply at any branch or online.

2014 ELECTION INFORMATION

The 2014 election will be carried out by mail ballot and will fill three three-year term positions on the Board of Directors. Ballots will be mailed to members in April 2014 and the election results will be announced at the 2014 Annual Meeting scheduled for June 11, 2014.

The Nominating Committee has nominated the following candidates for the offices indicated:

Board of Directors - Three three-year term positions

Ken Campbel

Extensive business and management background, including three years of credit union loan officer experience. Has served on the Board of Directors since 2001 and previously on the Credit Committee for 24 years. Forty-nine year member of Alaska USA.

Ronald Lee

Retired USAF (Accounting and Finance). Member of Alaska USA since 1992. Resource Manager for the 611 Air Support Group on Joint Base Elmendorf-Richardson with 30 years experience in financial management. Master's degree in Business Organizational Management from the University of La Verne. Supervisory Committee member since 1997, Chairman, since 2003. Member of Board of Directors since 2012.

Gary Sholly

Retired USAF (Accounting and Finance). Member of Alaska USA since 1986. Has served on the Board of Directors since 2002 and previously on the Supervisory Committee for seven years. Thirty-six years experience in accounting and finance with a Master's degree in Business Organizational Management. Employed as a Lead Auditor with Alyeska Pipeline Service Company. Certifications: Certified Internal Auditor (CIA) and Certified Information Systems Auditor (CISA).

Other members interested in becoming candidates can qualify by the petition method. Official petition forms must be used and will be available on November 4, 2013, at any Alaska USA branch or by calling the credit union at (907) 786-2751. The signatures and account numbers of at least 500 members are required in order to qualify as a candidate by the petition method. Petitions must be returned to the credit union by December 6, 2013. 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.

ALASKA USA MEMBERS SHARE THEIR STORY

Have you had a positive experience with Alaska USA? Did you receive great member service or a particular product or service that has helped your life? Alaska USA wants to hear about it! Share your story by visiting alaskausa.org and clicking "What's your Alaska USA story?" at the bottom of the page.

Alaska USA member Anna from Sierra Vista, Arizona, recently shared her story:

"Alaska USA has been our financial institution for savings and checking. We also got our first home loan with Alaska USA. We have had a wonderful and long experience with them. They are always just a phone call away to help us resolve any issues, courteously and carefully. My husband's job has taken us all over the world, but our money and financial services have always been safe and reliable. They have built a trust with us that has been constant. Their website is user-friendly and always there for us. We get our income tax information at the end of the year online in about 3 minutes for our savings and checking, as well as interest on loans. Alaska USA is a good friend. We're so glad we're members." Anna



"LIKE" ALASKA USA ON FACEBOOK!

There's one more way to stay connected to your credit union. Go to facebook.com/AlaskaUSAFCU to get interesting news, helpful tips, and connect with Alaska USA.

SPRUCE UP YOUR HOME!

Get a quick and easy home improvement loan at Alaska USA. There's no appraisal required, and you can get up to 100% financing. Apply at any branch or online.

HOLIDAY SCHEDULE

Alaska USA has 67 branches, many open on weekends and holidays! Most are open every day except Thanksgiving, Christmas Day, and New Year's Day. Visit alaskausa.org/branches for more detailed branch hours and locations.

