



# IT'S BACK!

## AlaskaUSA MILLION POINTS MANIA

## THE MILLION POINTS MANIA SWEEPSTAKES HAS RETURNED!

You could win one million reward points for great travel and cool stuff, just by using your Alaska USA credit card.

How to enter: Every time you use your Alaska USA credit card, you're entered to win – whether you spend \$1 or \$1,000. The sweepstakes ends December 31.

*No purchase necessary. Void where prohibited. See official rules at [alaskausa.org](http://alaskausa.org).*

## GREAT LOW RATE, LOW FEES, AND LOTS OF REWARDS

Get a low, fixed rate and earn reward points year-round every time you use your Alaska USA credit card. Whether you're filling your gas tank or grocery shopping, you're automatically working toward a reward – like a trip to Europe or a home theatre system!

### Travel

Book airfare, cruises, vacation packages, and more! There are no blackout dates and you can travel on just about any airline. Start redeeming flights with as few as 10,000 points.

### Merchandise

Choose from a catalog of brand-name items, including electronics, sporting goods, appliances, jewelry, toys, gift cards, and more! You can redeem items with as few as 1,500 points.

Don't have the card? Apply for yours today! In addition to the low, fixed rate and reward points, there's no annual fee when you have an Alaska USA checking account and you can use your card abroad with no foreign transaction fees. Visit any branch or [alaskausa.org/visa](http://alaskausa.org/visa) to apply.

*\* with Alaska USA checking account*



## KEY BENEFITS

- One point for every dollar spent
- Fly on nearly any airline
- No blackout dates
- No annual fee\*
- Low, fixed rate
- No foreign transaction fees

## "LIKE" ALASKA USA ON FACEBOOK!

Stay connected to your credit union. Go to [facebook.com/AlaskaUSAFcu](http://facebook.com/AlaskaUSAFcu) to get interesting news, helpful tips, and connect with Alaska USA.



## AlaskaUSA®

### CONTACT INFORMATION

- Alaska USA Federal Credit Union | [alaskausa.org](http://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](http://alaskausainsurance.com) | (800) 478-1251
- Alaska USA Mortgage Company | [alaskausamortgage.com](http://alaskausamortgage.com) | (800) 737-3033
- Alaska USA Title Agency | [alaskausatitle.com](http://alaskausatitle.com) | (877) 646-6498

### 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. Burkner
- Ronald E. Lee
- Lorran J. Skinner

### SUPERVISORY COMMITTEE

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



## NEW, ALL-IN-ONE MOBILE APP

The Alaska USA and Remote Deposit apps have combined into a new, all-in-one mobile app! Now you can use just one app to check your balance, pay bills, deposit a check, and more. Download it today!

## 2015 ELECTION INFORMATION

The 2015 election will be carried out by mail ballot and will fill two three-year term positions and one one-year term position on the Board of Directors. Ballots will be mailed to members in April 2015 and the election results will be announced at the 2015 Annual Meeting scheduled for June 10, 2015.

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

### Board of Directors

#### 2 three-year term positions

**Alexander, Bobby W.:** Retired SGM, US Army. Currently serves as Chairman of the credit union's Board of Directors and previously served on the Supervisory Committee for ten years. He also serves as Vice Chairman of Alaska USA Trust Company, Alaska USA Mortgage Company, Alaska USA Title Agency and also as Vice Chairman of the Alaska USA Foundation. Prior to joining Alaska USA, Alexander served two years as the Vice Chairman of the Credit Committee with USARAL Federal Credit Union on Ft Richardson, Alaska and two years as a board member with Barksdale Federal Credit Union in Louisiana. Alexander served with the US Army for over thirty years with eleven of those years as the US Army Finance and Accounting Sergeant Major. He has over thirty-two years' experience in accounting, auditing, budgeting, and management and is a 37-year member of Alaska USA.

**Burker, Gene:** Alaska USA member since 1981 and served on the credit union's Supervisory Committee from 1985-2002 and on the Board of Directors since 2001. He served five years as President of the Eagle River Community Council and six years as Boy Scout leader and advisor. He has a business and management background with a Contract Management degree. Retired military.

#### 1 one-year term position

**Skinner, Lorrin:** He was employed at Alaska USA Federal Credit Union for over 30 years with 15 years as the Chief Lending Officer, overseeing lending and collections policies, programs and strategies. He held executive positions in Operations, Retail Services, the Senior Leadership Team and was a member of the Finance Committee. Skinner also served as Chairman of the Board of Directors of Alaska USA Mortgage Company and Alaska USA Title Agency, and Secretary of the Board of Directors of Alaska USA Trust Company and Alaska USA Insurance Brokers. He retired from Alaska USA employment in early 2014. Prior to joining Alaska USA, he spent nine years at Frontier Alaska State Credit Union (now Credit Union 1) supervising collections, lending and operations functions. Skinner has a Bachelor's degree in Business Administration from Oregon State University.

Other members interested in becoming candidates can qualify by the petition method. Official petition forms must be used and will be available on November 3, 2014, at any Alaska USA branch office or by calling (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 5, 2014. 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? How has membership helped your life? Share your story by visiting [alaskausa.org](http://alaskausa.org) and clicking "What's your Alaska USA story?" at the bottom of the page.

Jason from El Paso, Texas, recently shared his story:

*"I joined the U.S. Navy in December 1994. Direct deposit wasn't required for military members yet, and almost everyone at my school for aviation electricians in Millington, Tennessee, opened an account at the base bank. I stood in line for an hour to cash my check. I complained to a fellow classmate and he said I needed to join his credit union in Alaska. At first I thought he was joking, but he assured me he wasn't. I called Alaska USA that day and they mailed me an application. I set up direct deposit, got an ATM card, and never looked back. Over the last 19 years Alaska USA has been there from Iceland to Texas and all the moves in between. I've used the online services for loans and certificates. The first time I'd ever seen an Alaska USA branch was last year when my wife and I took a trip to Alaska for our two-year anniversary. Thank you for always being there for me and keeping my money accessible no matter how far apart we are."*

— Jason B.

## HOLIDAY SCHEDULE

Alaska USA has 68 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](http://alaskausa.org/branches) for hours and locations.

## FEATURED RATES

SHARE RATES	APY*
Share Savings .....	0.10%
Premium Savings .....	0.20%
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 1.30%
LOAN RATES	APR**
New & Used Auto and Truck.....	as low as 2.25%
Recreational Vehicle .....	as low as 4.75%
Motorcycle or Off-road Vehicle .....	as low as 3.25%
Boats and Vessels .....	as low as 5.00%
Visa® Credit Card.....	10.50-14.50%

Rates as of Sept. 2, 2014 and subject to change. Please call or visit [alaskausa.org](http://alaskausa.org) for current rates. \* Annual Percentage Yield (APY). \*\* Annual Percentage Rate on approval of credit.

