



IT'S YOUR MONEY

4TH QUARTER 2008

Go Green! Save Money. Save Resources – Use E-teller, and receive E-statements!

As part of our go green initiative, all E-teller members now receive their statements electronically. This initiative began for the November statement mailing and it has been a great success! As an E-teller subscriber you will:

- Receive your statements sooner.
- Have access to your last 12 months statement history.
- Sleep better as E-Statements are more secure than mailed statements.
- Enjoy the convenience of E-statement availability 24-7.
- If you still receive paper statements and would like to take advantage of these benefits, please call and we will be glad to enroll you in this powerful service.

Some of our November paper statements were sent with no transaction detail. If you were affected by this and would like a copy of your detailed statement, just call a helpful Member Service Representative at **(907) 459-5900** or email us at info@spiritofak.com for more information.

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Same House



Smaller Payment

Refinance your mortgage now.

You don't have to move, to get a lower house payment.

There's lots of good news about mortgages these days! Rates are down, which means it's a great time to refinance. Spirit of Alaska Federal Credit Union can refinance your home.

Use a lender you can trust, and get a mortgage you can live with for years to come. Call our Mortgage Team at **459-5974** or visit www.spiritofak.com to learn more!

Get Your 2008 PFD FAST!

Act now! Take advantage of the online 2008 Permanent Fund Dividend application available January 1st, 2009 at www.pfd.state.ak.us. For those of you without computer access - every household and PO Box will receive an application form at the beginning of January **and must be completed by the end of January in order to receive your dividend in the first** disbursement.

Input the following information to have your PFD direct deposited into your account at **Spirit of Alaska Federal Credit Union (SOAFCU)**:
Financial Institution Code: **CW**
SOAFCU Routing Number: **325272212**
Account Number: **Your complete account number (from your check as shown below, or from your statement)**



Skip-A-Payment Plan

When it comes to spending money, you have lots of choices. And at Spirit of Alaska Federal Credit Union our popular new Skip-A-Payment plan gives you even more flexibility!

Skip-A-Payment is a quick, easy way to get cash for any purpose. Here's how it works:

- Let us know which Spirit of Alaska loan payment you would like to skip;
- Once you are approved, simply skip one month's payment;
- **Use the money for home improvements, vacation expenses, the holidays, special gifts or monthly bills.**

Skip-A-Payment does not apply to credit cards or some home loans. Loans must be up to date. Normal interest charges will continue to accrue, and your skipped payment will be added to the end of your loan term. **You are allowed up to two skipped payments per year and a nominal fee will be assessed.**

Introducing our new enhanced online Bill Pay: BillPay-e Plus! Not just for bills anymore!

Online Bill Pay usage has surged in recent years, with more than 75% of online households now paying bills online on a regular basis.* Beginning in January we are introducing our new online Bill Pay service, BillPay-e Plus! It will replace our existing service, **which will be discontinued by the end of January**. When you consider all the advantages of our new Bill Pay service, it's easy to see why we're making the change.



- Single sign-on. Sign-on to E-teller and go directly to Bill Pay.
- More versatile and easier to use.
- Set up recurring payments with reminders and payment notification.
- Visual calendar. See all your payments scheduled over the month.
- Eliminate Transfer funds. Transfer money between individuals or other financial institutions automatically and confidently.
- Send gift checks and greeting cards with a click of your mouse.
- Much, much more!

If you are using another online bill pay system or you are not already paying bills online, sign up today to discover the convenience and security of our new Online Bill Pay, BillPay-e Plus! Visit www.spiritofak.com and launch the demo to give it a try! If you are using our existing service, you will have the entire month of January to transfer your information to the new system. Please call us at **459-5900** for any questions you might have.

*2008 Consumer Banking and Bill Payment Survey

Spirit of Alaska's new solar panels!

Have you seen the new solar panel array atop the Gillam branch? It is a 3,500 Watt, grid-interactive, solar electric system. It includes equipment for connection to GVEA's SNAP program.

GVEA's Sustainable Natural Alternative Power program - SNAP - links local individuals and businesses who want to produce renewable energy, such as solar and wind power, with local members who want to buy renewable power. Check out www.gvea.com for more info.

Here are some of Spirit of Alaska's Green initiatives:

- Established a Go Green committee to continue furthering green initiatives.
- Installed a 3,500 Watt solar panel array atop of the Gillam Branch. Visit www.spiritofak.com and click Go Green to view our real-time data feed for the solar panel electrical generation! Here is an example:



- Converted to a paperless environment.
- State-of-the-art electronic document capture system and electronic record retention, with cutting edge security & backup. This has resulted in the elimination of the vast majority of our filing cabinets.

- Online statements (**E-Statements**) - this allows you to view your statements online when convenient for you, and eliminates the need for paper statements.



- Online mortgage bills/statements and IRS 1099/1098 forms.
- Complete online banking system. Our 24/7 E-teller allows you to conduct all of your banking needs when you want, wherever you want. You can even view your cleared checks online.
- Purchased a new & improved Online Bill Pay service, which allows our members to enjoy even more security, convenience, and benefits while paying bills online.
- Recycling program.

How You Can Help

You can help by signing-up today for our wide range of secure online services. With E-teller, E-statements, Bill Pay, E-Mortgage, E-IRS (1098/1099's) Spirit of Alaska Federal Credit Union makes it easy to do your part for the environment, while enjoying 24-hour convenience. You can enroll in these powerful services by calling a MSR or returning the upcoming electronic enrollment form that will be sent out in January. Visit our website at www.spiritofak.com to learn more.

LOCATIONS

Gillam
Geist
Steese
UAF Wood Center

CONTACT US

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www.spiritofak.com

HOLIDAY CLOSURES

New Year's Day
Thursday, January 1

Martin Luther King Day
Monday, January 19

Presidents Day
Monday, February 16



CU SERVICE CENTERS
The Member-Friendly Financial Network