

# SEGments

The newsletter exclusively for Denali Alaskan's Select Employer Groups  
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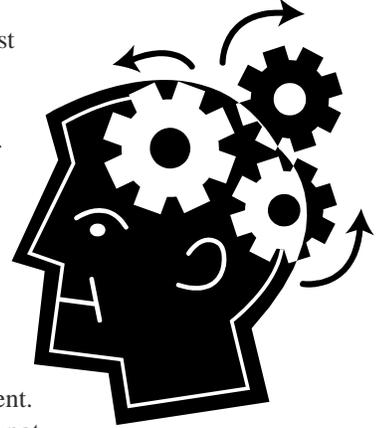
## Volume 21 / 3<sup>rd</sup> Quarter 2013

### Know Your Money Psychology Style

We all make decisions with our money at one point or another that don't work out for the best. It's just inevitable. But if you find yourself falling into patterns of behavior that lead to negative financial consequences, it could be time to examine a little more closely how you make these choices.

Experts who study how people make money decisions have identified certain psychological styles for doing so. While no one's behavior is ever completely encapsulated in a simple description, see if any of the below profiles sounds like you and if so, how that impacts what you do with your money.

- **The over-giver:** Uses monetary gifts to express feelings and connect with people. In some cases, this person may give gifts to others and neglect their own needs.
- **The soothing spender:** Treats money as a tool for self-medicating through difficult times. May make a lot of rash spending decisions that lead to negative feelings later.
- **The status seeker:** Makes money choices based on how it will appear to others and to boost their own self-esteem. Engages in "keeping up with the Jones" behavior to their own detriment.
- **The bargain maven:** Gets a thrill out of finding discounts, whether the product is needed or not. Derives satisfaction not from having a sound financial plan in place, but the emotional boost they get from landing a deal.
- **The denier:** Tries to avoid difficult money issues in the hope that things will "just sort of work out."
- **The risk-taker:** Always on the lookout for a get-rich-quick scheme like the lottery or highly speculative investments. Lacks patience and looks for shortcuts at the expense of prolonged security.
- **The hedonist:** Sees money as a way to maximize pleasure right now instead of planning for the future.
- **The controller:** Uses money as a way to gain control over people or their own circumstances. Sees money as a way to gain a feeling of safety.
- **The striver:** Constantly looks for ways to improve financial standing for self and for family. May believe that with money comes power. Goal oriented.
- **The victim:** Financial problems are always someone else's fault. The system is "rigged" against them.
- **The ultra-conservative:** Is afraid of losing money and opportunities for growth are sometimes lost because of it. May be overly affected by events from their earlier life that cause them to not want any risk in their financial affairs.
- **The prudent manager:** Actively saves money, looks to future and avoids emotional money decisions. Seeks out opportunities to expand knowledge and is realistic about strengths and weaknesses.



No one can ever expect you to be perfect, but think about which of these styles your money decisions fall into and which category you would like to be in going forward. If it helps, the next time you make a purchase or other money decision you end up regretting, ask yourself what emotions fed into that choice. Being able to identify these feelings will help you find better ways to deal with those situations and put you in greater power over your financial life. © 2013 BALANCE

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### 3<sup>rd</sup> Quarter SEG Spotlight: Papa John's Pizza

Denali Alaskan has selected Alaska's Papa John's Pizza (Buckstone West LLC) as its third quarter 2013 featured Select Employer Group as a means to welcome them as the most recent group to be added to the Credit Union's Field of Membership.

Buckstone West/Papa John's has been in operation in Alaska since 2006, when four partners purchased three existing restaurants. After increasing business at the existing locations, the business has since grown to four restaurants in the Anchorage/Wasilla area, one in Eagle River and one in Fairbanks. With approximately 140 current employees, the business continues to grow and expand.



### Welcome to the following new Select Employer Groups:

Buckstone West LLC, dba Papa John's Pizza \* Program for Infants & Children, Inc. \*  
Soldotna Equestrian Assoc. \* Sunshine Custom Promotions. Welcome!



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## Money Matters! Workshop

Complimentary Workshop:  
 Reaping the Rewards of Your Retirement Accounts

**Thursday, September 19<sup>th</sup>, 5:30 to 6:30 PM**  
**Denali Alaskan Federal Credit Union**  
**440 E 36th Ave., 4th Floor, Anchorage**

Retirees and aspiring retirees are encouraged to attend this complimentary workshop. Retirement can be an alluring stage of life—a time when many hope to finally have the time to try new hobbies, travel, and spend more time with family. But retiring comfortably and being able to do the things you dream about requires a steady stream of income that lasts as long as you do. We will discuss:

- Making your assets last in retirement with a sustainable distribution strategy and asset allocation strategy.
- Planning strategies and distribution rules, including Required Minimum Distributions (RMDs) at age 70 ½.

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Denali Alaskan FCU has contracted with CFS to make non-deposit investment products and services available to credit union members. Consult a qualified tax professional for specific tax advice.

\*\*Chad Estes are not affiliated with Denali Alaskan FCU or CUSO Financial Services, L.P.

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### Important Dates to Remember

**September 2 – Labor Day;** the following branches are closed: Financial Ctr., City Hall, Minnesota Drive (Anch.), Fairbanks/Northgate, Juneau\*

**October 3 – PFD Deposits**

**October 14 – Columbus Day;** most branches closed Christmas Day\*

\* Remember, even if your branch is closed, you can conduct most transactions 24 hours a day via the Internet ([www.denalifcu.org](http://www.denalifcu.org)) or by calling InTouch 24, our 24-hour Telephone Teller (257-7224 in Anchorage, 456-1937 in Fairbanks, and 800/764-1123, option 2, from anywhere else in Alaska or the United States). Denali Alaskan ATMs also offer transaction services at more than 40 locations throughout Alaska; most branch ATMs are accessible 24/7.