

the **power** of *culture*
2018 ANNUAL HIGHLIGHTS





“ Treating people with dignity and respect has always been a mainstay of the First National way.”

BETSY LAWER | BOARD CHAIR & CEO

MESSAGE FROM THE CHAIR

Former First National President J. P. Pfeifer once said something that stuck with me. “All banks do the same thing—rent money and sell service. It’s the manner in which you sell that service that makes the difference.”

During 2018, all stakeholders were rewarded with a strong bank performance achieved by the collective efforts of directors, management and dedicated employees working together to promote our well-regarded brand and valuable services. The ethical and fair manner in which we operate, our strong values, and the proactive engagement of our customers and employees is what made the difference.

THAT’S THE POWER OF CULTURE.

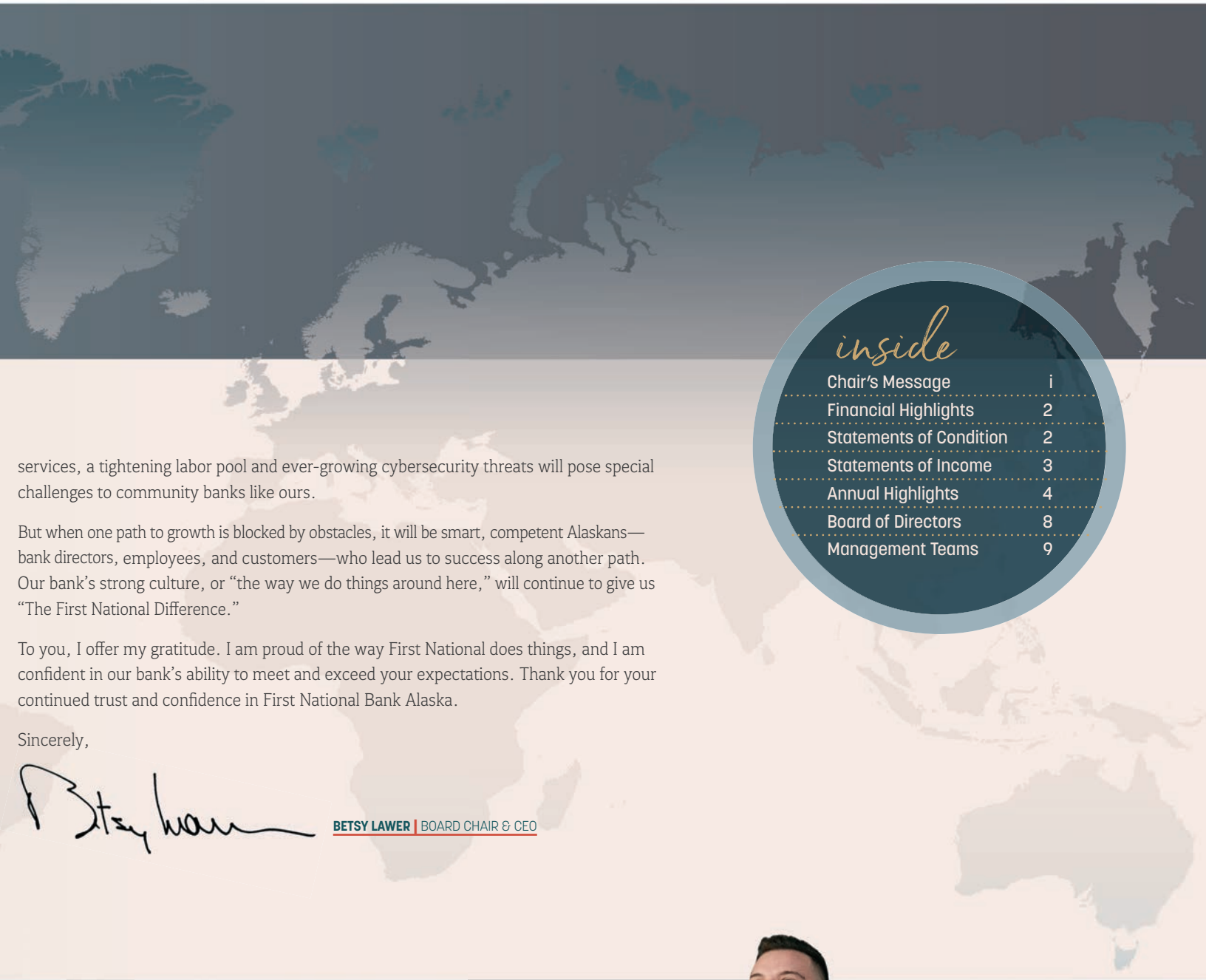
I am proud to report growth in bank assets, loans and deposits during the past year. Earnings per share increased and shareholders experienced a notable 10-for-1 stock split. You’ll find detailed and expanded financial highlights on the next two pages.

Also in 2018, *Alaska Business* magazine readers voted First National the “Best of Alaska Business” in the Best Place to Work category for the third year in a row and Best Corporate Citizen for the second year in a row. *MSN.com* named First National the most admired company in the state, and the bank was selected as one of the “Best Banks to Work For” by *American Banker*. In October, the *Alaska Chamber* presented the Rita Sholton Large Business of the Year Award to First National.

We are humbled and honored by the recognition. Treating people with dignity and respect has always been a mainstay of the First National way. Because it’s the right thing to do, for our employees, for our customers and for our business.

In 2022, three short years away, the bank will mark its 100th year in business. Sustaining and enhancing a positive, welcoming corporate culture will become even more important to ensuring the bank’s success. The changing Alaska economy, the increasing competition for financial





services, a tightening labor pool and ever-growing cybersecurity threats will pose special challenges to community banks like ours.

But when one path to growth is blocked by obstacles, it will be smart, competent Alaskans—bank directors, employees, and customers—who lead us to success along another path. Our bank’s strong culture, or “the way we do things around here,” will continue to give us “The First National Difference.”

To you, I offer my gratitude. I am proud of the way First National does things, and I am confident in our bank’s ability to meet and exceed your expectations. Thank you for your continued trust and confidence in First National Bank Alaska.

Sincerely,

BETSY LAWER | BOARD CHAIR & CEO

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FINANCIAL HIGHLIGHTS

MICHELE SCHUH | CHIEF FINANCIAL OFFICER

Customers, shareholders and employees were rewarded on strong performance through the collective efforts of our directors, management, and dedicated employees – the stewards of our bank’s strong culture.

Net income of \$54.1 million improved Return on Assets and Return on Shareholders’ Equity to 1.46 percent and 10.93 percent, respectively. Earnings per share increased to \$17.07 and cash dividends paid per share were \$11.40. In August FBAK common shares split 10 for 1.

Bank assets increased to \$3.753 billion, growth of \$100.3 million. The loan portfolio grew \$139.7 million, totaling \$1.955 billion yielding 5.76 percent. Loans to total assets ratio improved to 51.28 percent. Earning asset mix improvement along with an increase in earning assets yield to 3.68 percent improved annual core interest and loan fee income by \$14.1 million.

The low delinquency and nonaccrual loan percentages, a cumulative 1.06 percent of total loans, show the high quality of our loan portfolio. The provision for loan losses at \$2.0 million reflected a provision for loan growth and a net charge-off to average loans of 0.02 percent.

Customer deposits and repurchase agreement balances grew to \$3.229 billion, increasing \$104.4 million. Noninterest bearing deposits increased \$60.1 million, producing a free funds ratio of 46.75 percent. This ratio, one envied by our peers, indicates the percentage of earning assets funded by no-interest-cost deposits.

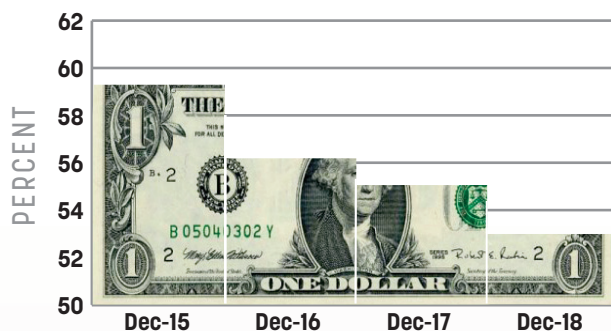
STATEMENTS OF CONDITION

(Dollars in thousands)

ASSETS	DECEMBER 31	
	2018	2017
Cash and available-for-sale securities	\$ 1,706,549	\$ 1,724,495
Real estate loans to be sold	18,459	16,036
Loans:		
Commercial and industrial	428,425	381,499
Real estate	1,506,953	1,413,652
Consumer and other	19,495	20,033
Total Loans, Gross	1,954,873	1,815,184
Less: Allowance for loan losses	19,400	17,825
Total Loans, Net	1,935,473	1,797,359
Premises and equipment	46,673	49,501
Other real estate owned	1,625	9,875
Other assets	44,687	55,876
Total Assets	\$ 3,753,466	\$ 3,653,142
LIABILITIES AND SHAREHOLDERS’ EQUITY		
Deposits:		
Noninterest bearing deposits	\$ 1,291,866	\$ 1,231,762
Interest bearing deposits	1,128,427	1,206,055
Total Deposits	2,420,293	2,437,817
Securities sold under agreements to repurchase	809,020	687,064
Other liabilities	17,302	31,384
Total Liabilities	3,246,615	3,156,265
Shareholders’ Equity:		
Common stock, \$10 par value (Authorized shares: - 4,000,000 shares) (Issued shares: Dec. 18, 3,168,630; Dec. 17, 3,170,083)	31,686	31,708
Surplus	40,000	40,000
Retained earnings	450,848	433,335
Accumulated other comprehensive loss	(15,683)	(8,166)
Total Shareholders’ Equity	506,851	496,877
Total Liabilities and Shareholders’ Equity	\$ 3,753,466	\$ 3,653,142


Efficiency Ratio

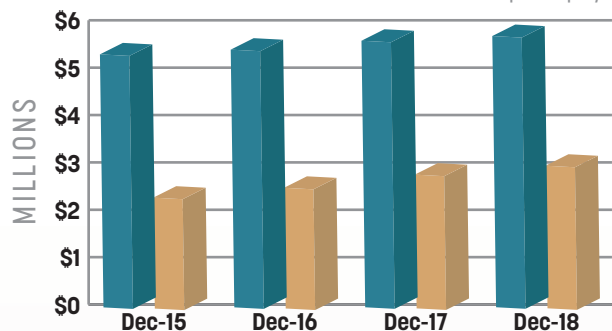
 Noninterest Expense/Net Interest Income + Noninterest Income



EFFICIENCY RATIO | The Efficiency Ratio is a common measurement of a bank’s productivity at producing revenues through both interest and noninterest sources. The ratio is computed by dividing Noninterest Expense by the sum of Net Interest Income and Noninterest Income. Generally, the lower the ratio the more efficient the bank.

Balance Sheet Productivity

 Assets per Employee
 Loans per Employee



BALANCE SHEET PRODUCTIVITY | These productivity ratios measure the efficiency of the bank’s employees at managing total assets and loans, which are generally the largest asset category.

STATEMENTS OF INCOME

(Dollars in thousands)

	DECEMBER 31	
	2018	2017
INTEREST INCOME		
Interest and fees on loans	\$ 107,696	\$ 96,859
Interest and dividends on investment securities	33,760	31,140
Interest on cash and cash equivalents	1,617	953
Total Interest And Loan Fee Income	143,073	128,952
Total Interest Expense	11,254	3,588
Net Interest And Loan Fee Income	131,819	125,364
Provision for loan losses	1,993	2,586
Net Interest And Loan Fee Income After Provision For Loan Losses	129,826	122,778
NONINTEREST INCOME		
Bankcard fees	7,749	7,669
Service charges on deposit accounts	5,171	5,268
Mortgage loan origination and servicing income	4,195	4,395
Net gains (losses) on investment securities	(1,950)	(928)
Other noninterest income	6,580	6,969
Total Noninterest Income	21,745	23,373
NONINTEREST EXPENSE		
Salaries and employee benefits	55,186	52,793
Occupancy and equipment expense	10,522	10,617
Bankcard expense	2,143	2,138
Other noninterest expense	12,977	19,052
Total Noninterest Expense	80,828	84,600
Income Before Taxes	70,743	61,551
Provision for income taxes	16,641	25,124
Net Income	\$ 54,102	\$ 36,427
Earnings per common share (not in thousands)	\$ 17.07	\$ 11.49

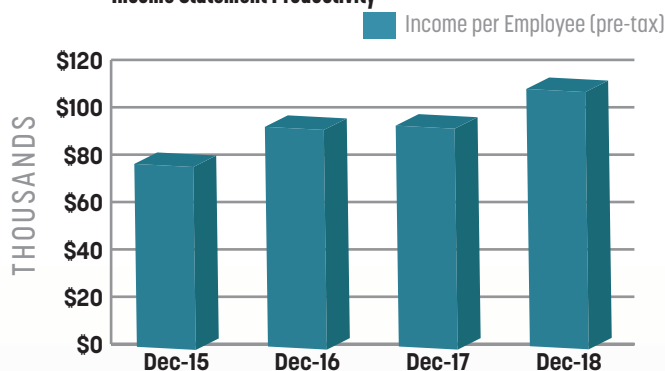
Customers earn the highest yield and have the security of fully collateralized deposits in our overnight sweep securities repurchase product. Balances at year-end totaled \$809.0 million, an increase of \$121.9 million. Total interest expense rose to \$11.3 million on higher balances and four base rate increases driven by the Federal Open Market Committee.

Noninterest income decreased overall. Mortgage loan originations and income were lower given rising interest rates and concerns over the state budget deficit's impact on business and employment. The bank's strategy to sell municipal securities and reinvest in government bonds initially produced \$1.7 million of losses but will earn back and then increase yield and total return to shareholders in future periods. Other noninterest income decreased on reductions in rental income following sale of the income-producing property.

Noninterest expenses decreased, resulting from recognition of \$4.4 million of pretax gains on sale of properties not used for banking purposes. Coupled with occupancy expense savings and effective management of expenses overall, the bank achieved an efficiency ratio of 52.96 percent (cents spent to earn a dollar). This places First National in the first quartile performance for \$3-5 billion-asset-size banks nationally. Corporate tax rates dropped in December 2017, lowering our effective tax rate to 23.5 percent.

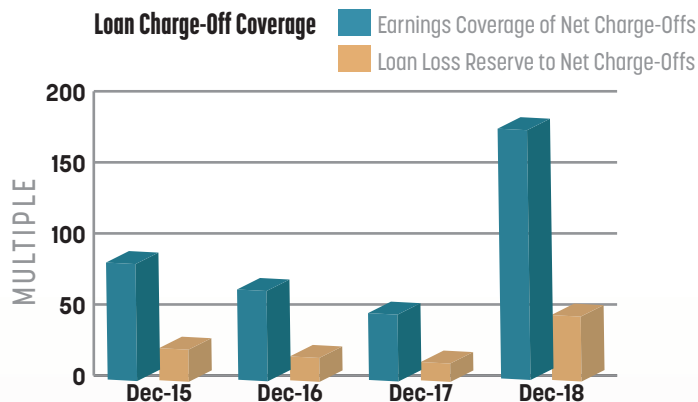
While our 2018 results speak for themselves, we are grateful for the state and industry recognition, confirming what we proudly knew.

Income Statement Productivity



INCOME STATEMENT PRODUCTIVITY | This ratio measures the amount of net profit earned per employee. A high net income per employee ratio indicates a more productive and profitable work force.

Loan Charge-Off Coverage



LOAN CHARGE-OFF COVERAGE | A wide coverage of loan charge-offs by both earnings and reserves are always important goals for a bank. A large Earnings Coverage indicates the bank is maintaining profits with few loan problems. A large Reserve Coverage indicates the bank is well positioned for all current write-offs.

the **power** of *culture*

Shared values lead to shared success

One definition of business culture is “how we do things around here.” At First National Bank Alaska, that includes acting with integrity, striving consistently to improve performance, placing a high value on relationships with employees and customers, and much more. These annual highlights show how our culture, constantly cultivated by the bank’s board and executive team, helps create consistent success for our employees, customers and shareholders.

TWO STRENGTHS

First National Bank Alaska’s strong 2018 financial performance was certainly worthy of comment. In a still-recovering economy, the report of increased loans, deposits and assets over 2017, along with high loan quality and a low efficiency ratio (like a golf score, lower is better), was welcome news.

Another First National strength came to the forefront in 2018 with recognition by groups inside and outside of the financial industry, when the bank was:

- voted Best Place to Work for the third year in a row by *Alaska Business* magazine readers,
- voted Best Corporate Citizen for the second year in a row by those same readers,
- named Most Admired Company in the state by *MSN.com*,
- recognized by *American Banker* as a “Best Bank to Work For” and
- honored with the Rita Sholton Large Business of the Year Award by the *Alaska Chamber*.

These accolades were a clear reflection of the strong positive corporate culture cultivated by First National. Beliefs and values shared by more than 650 Alaskan employees were a big reason why the bank enjoyed financial success.

EMPLOYEES

When Warren Cuddy became president of First National in 1941, he drafted a mission statement that is still used today, practically unchanged. One of the four tenets of the statement concerns the welfare of the bank’s employees. Cuddy believed that investing in employees was an investment in First National’s future. Today, First National’s board and executive management share that belief, maintaining and enhancing an investment that consistently generates positive returns.

Continued emphasis on career development for employees, dramatically expanded training opportunities, and a company-wide supervisor/employee communication initiative have led to significantly improved employee knowledge and engagement.

A focus on refining employee benefits helped First National stay abreast of our competitors in our workforce marketplace, as the bank improved retirement and profit sharing benefits.

Small details can make a big difference in an employee’s sense of belonging and value. Celebrating milestones and recognizing achievement are just a few ways that First National’s culture demonstrates this, and goes a long way toward increasing employee retention, which is always important to the bottom line.



Employees aren't the only ones who notice the bank's culture. Current and prospective customers have seen and commented on the bank's workplace wins. They speculate that happy employees in a healthy workplace will translate to friendly, high-quality customer service.

And, of course, they're right.

CUSTOMERS

THOMPSON & CO. PUBLIC RELATIONS

Thompson & Co. Public Relations has made the big leap from doing business in Alaska alone to expanding across the country. The national PR firm, headquartered in Anchorage, also has an office in Houston, with clients all over the nation.

Ten years ago, CEO and President Jennifer Thompson worked at an Anchorage-based PR agency when the owners decided to sell. Thompson's passion for PR led her to dive in head-first and buy the business. First National helped her take the plunge, providing financing, arranged by Thompson's local banker, Vice President Melissa Reiser.

First National's reputation for quick, local decisions was put to the test a few years later when Thompson learned of a suite of offices available in downtown Anchorage. After visiting the site, Thompson felt the asking price wouldn't leave the space available for long. She quickly placed a call to Reiser, who arrived on site shortly with Board Chair and CEO Betsy Lawer. Soon after, Thompson was signing on the dotted line.

Today, Thompson and her 19-member team rely on First National's online and mobile banking solutions to keep their fast-paced business humming, no matter what office they're working from. Checking balances, transferring funds, processing payroll, paying invoices and more are all at their fingertips, whether they're in the Last Frontier or deep in the heart of Texas.



FORWARD FOCUSED

Thompson & Co. CEO and President Jennifer Thompson (l.) has a clear vision of her future success. The team of local experts at First National, headed up by Vice President Melissa Reiser, offers the convenience, service and value to help make that success a reality.

But, as always, the relationships formed in the course of doing business are at the core of what makes both Thompson & Co. and First National successful.

"When we first started out, Jennifer told me that building strong relationships and connections are key to what her firm does for its customers," said Reiser. "I told her I understood perfectly; First National's been doing the same thing for nearly a century."





BETHEL NATIVE CORPORATION

Another business that enjoys First National's superior brand of customer service is Bethel Native Corporation (BNC).

Founded more than 40 years ago, BNC, through its subsidiary Bethel Services Inc., has been involved in major construction projects in and around Bethel and the Yukon-Kuskokwim Delta for decades. One recent project was a 54-unit housing complex for the Yukon-Kuskokwim Health Corporation, financed by First National.

The bank, in its 20-plus-year relationship with BNC, has provided the local knowledge and expertise that helped the corporation grow from a \$10 million operation to a \$99 million enterprise, as they met the challenges of Alaska's economy. First National delivers financing, a line of credit, corporate credit cards and payroll services to BNC, and assists with the payout of dividends to shareholders.

The long history First National has forged with BNC is built on relationships. In fact, the strength of the bank's ties with the Alaska Native corporation lies in their shared values, according to Senior Vice President Stacy Tomuro, who makes it his business to know BNC's business.

"A commonality of culture is at the core of the bank's relationship with BNC. Their management places great importance on trust, loyalty and personal relationships, as does First National," said Tomuro. "As BNC seeks to expand its success in Alaska and, through its subsidiaries, in the Lower 48, they know First National has the resources and technology to be right alongside them, wherever their business takes them."

WORKING WELL WITH OTHERS

One core component of First National's culture is collaboration, bringing our local Alaska experts together to achieve a common goal. This cooperation is best embodied in the cross-divisional teams the bank brings together to work on major initiatives. Offering the latest online and mobile banking services and maintaining them at the highest industry standards is a focus of many of these teams. With its increased efficiencies, this technology not

only reduces bank expense, it gives the customer added convenience, service, value and security that only online and mobile banking can afford.

Some quality outcomes generated by cross-divisional teamwork last year included:

- **Business Mobile Deposit** | Business Online Banking customers can deposit checks securely with the FNBizApp and just a few taps on their smartphone, from wherever their business takes them.
- **The new FNBAAlaska.com** | The bank's re-designed and re-imagined website offers a fresh look, easier navigation and more relevant information for customers, including an Industry Solutions page featuring customer success stories.
- **Secure eMail in Personal Online Banking** | This no-cost secure email service allows personal banking customers to ask account questions, submit travel notices and communicate with a customer service representative, all via a secure email channel through Personal Online Banking.
- **Electronic tax forms** | Customers who sign up for e-Statements can now retrieve their tax forms through Personal Online Banking.

BETHEL NATIVE CORPORATION

Ana Hoffman, CEO and President of Bethel Native Corporation (BNC), with some of her top-notch team at a Bethel construction site.



TEAM BUILDINGS

The beautiful Suurvik at Kipusivik building (L), and BNC workers laying water and sewer pipe at the Yukon-Kuskokwim Health Corporation housing complex.

Both buildings were constructed by BNC and financed by First National.



• **Increased security services** |

Protecting customers is a constant concern for the bank. Improvements in Positive Pay services and ACH Fraud Prevention are big weapons in the battle against financial crime.

Another cross-divisional team approached the bank's technological advances from a different angle. With First National's myriad digital services that offer increased customer convenience and security, such as Online Banking, e-Statements, mobile FNBAApp and FNBizApp, how do we help our customers use them? The Digital Adoption team came together to tackle this task and develop a multi-phase plan presently underway. By educating branch employees, simplifying and standardizing processes, and bringing all employees and bank customers into the mix, the bank has already seen a rise in customer use of digital services. This, of course, frees up resources and cuts cost.

This multi-divisional approach to problem-solving has been in place for years, and bank President Doug Longacre considers it one of First National's biggest assets. "Our people want to be on these teams, they want to help the bank succeed," said Longacre.

SHAKEN UP, BUT STANDING FIRM

Community service of another sort was needed when a magnitude 7.1 earthquake hit Southcentral Alaska in November, creating chaos in and around Anchorage and the Mat-Su Valley. Disaster contingency teams kept employees and the public aware of the bank's status. Most branches closed that day, but the South Center and Wasilla branches were open for business as usual, with their ATMs operating - much to the relief of customers and non-customers alike.

Hard work by employees had most branches open the next business day. Even the Eagle River Branch, nearest the epicenter and hardest hit of the branches, opened within three business days. Bank personnel and vendors worked around the clock to restore branch services to our Chugiak-Eagle River community and get on the road to recovery.



MIKE BRIDGES | VICE PRESIDENT

"Executive and senior management work very well across divisions, and that attitude energizes employees. Everyone is focused on working together to help our bank, our customers and our community. Teamwork works."

COMMUNITY COUNTS

For the better part of a century, First National has believed that supporting the communities we serve is one of the most important things we do. This belief was evident again in 2018, as the bank gave more than \$1 million to help thousands of Alaskans in communities across the state.

The support included charitable gifts, activity sponsorships and in-kind donations of time and talent during the past year.

THE COMING CULTURE

As First National faces the future, maintaining and cultivating its current culture will be as important as ever. Perhaps more important.

A recent *Wall Street Journal* article reports that today's workforce isn't attracted to businesses that just offer perks. They're looking for a workplace that gives them a sense of belonging, of value, a place with a sense of community. The same holds true for prospective customers.

The power of First National's culture motivates employees, adds value to every interaction with customers and creates a community better than it was yesterday.

That power, along with the bank's technological and financial resources, gives First National a bigger footprint than other community banks our size. We can do more to help bring success to our employees, our shareholders, and our fellow Alaskans.

That's a value we can all share.

EMPOWERED EMPLOYEES

Senior Vice President Stacy Tomuro has built a strong relationship with 20-plus-year customer BNC that will be invaluable as they seek to expand inside and outside the Last Frontier.



BOARD OF DIRECTORS



Betsy Lawer
Board Chair & CEO



Lucy Mahan
Vice Chair
Owner, Transitional
Counseling



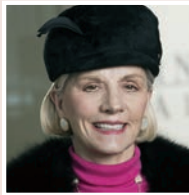
Doug Longacre
President & Director



Tom Barrett
President
Alyeska Pipeline Service
Company



Perry Eaton
Lead Director
Artist



Margy Johnson
Business Community
Member



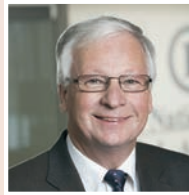
Jane Klopfer
Business Community
Member



Loren Lounsbury
Chairman
International Management
Group



Julie Taylor
Chief Executive Officer
Alaska Regional Hospital



Tom Tougas
Owner
Major Marine Tours

THANKS TO THE EMPLOYEES WHO APPEARED IN OUR ANNUAL HIGHLIGHTS

Russell Nelson - Reporting & Tax Unit; Jessica Nutley - Financial Operations; Chris Pace - Wealth Management; Stacey Eisert - Finance and Wealth Management; Tiffany Lee - Central Vault; Dana McLouth and Jenny Mahlen - Golden Valley Branch; Sully Baklanov, Darlene Johnson, Melanie Doss-Goodwin, Janet Ehret, Craig Thorn, Kimberly Locke and Macy Craig - Wasilla Branch; Duke Kahumoku - Eagle River Branch; Katie Harman - Mortgage Lending; Cecil Cocom - Cash Management; Debbie Rhodes - Central Loan Processing; Carina Tuvera and Bali Rahmani - South Center Branch; Michelle Frain - Escrow; Karl Heinz - Soldotna Branch; Doug Longacre - President; Denise Brown Robinson - Marketing; Mike Scott - Dimond Branch; Janai Tufaga and Jennifer Kelly - Accounting; Vladi Novak - Treasury & Securities Unit; Stacy Tomuro - Dimond Branch; Lisa Bergey Miller - Review Unit



EXECUTIVE MANAGEMENT TEAM



Betsy Lawer
Board Chair & CEO



Doug Longacre
President & Director



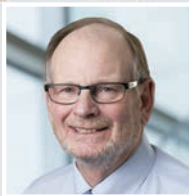
Cindi Buzitis
Executive Vice President
Chief Compliance Officer
Bank Support &
Compliance Division



Cheri Gillian
Executive Vice President
Chief Administrative Officer
Human Resources & Corporate
Communications Division
Board Secretary



Phil Griffin
Executive Vice President
Chief Information Officer
Information Technology Division



Bill Renfrew
Executive Vice President
Regional Branch Manager



Michele Schuh
Executive Vice President
Chief Financial Officer
Financial & Wealth
Management Division



David Stringer
Executive Vice President
Retired December 31



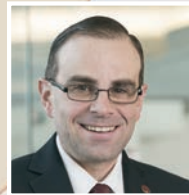
Ryan Strong
Executive Vice President
Chief Banking Officer
Retail Banking &
Cash Management Division



Charles Weimer
Executive Vice President
Chief Commercial Lending Officer
Lending Division



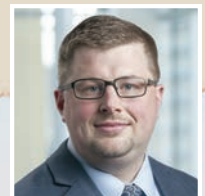
Patty Miller
Senior Vice President
Human Resources Director



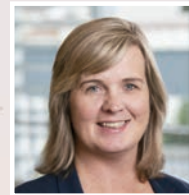
Dustin Hoefling
Senior Vice President
IT Systems & Support Director



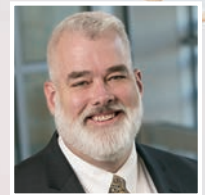
Rick Flake
Senior Vice President
Corporate Services Director



Karl Heinz
Senior Vice President
Regional Branch Manager



Pamela Keeler
Senior Vice President
Compliance Senior Legal Counsel



Brent Kimball
Senior Vice President
Controller



Craig Thorn
Senior Vice President
Regional Branch Manager



Stacy Tomuro
Senior Vice President
Specialty Lending Director

SENIOR MANAGEMENT TEAM

BRANCHES

ANCHORAGE

777-4362

Dimond Branch

8725 Old Seward Hwy.
P.O. Box 100720
Anchorage, AK 99510-0720

Eastchester Branch

1821 Gambell Street
P.O. Box 100720
Anchorage, AK 99510-0720

Main Branch

646 W. 4th Avenue
P.O. Box 100720
Anchorage, AK 99510-0720

Muldoon Branch

1100 Muldoon Road
P.O. Box 100720
Anchorage, AK 99510-0720

North Star Branch

5850 Westover Avenue
JBER, AK 99506-1603

Northern Lights Branch

1210 W. Northern Lights Blvd.
P.O. Box 100720
Anchorage, AK 99510-0720

Parkway Branch

5305 E. Northern Lights Blvd.
P.O. Box 100720
Anchorage, AK 99510-0720

South Center Branch

201 W. 36th Avenue
P.O. Box 100720
Anchorage, AK 99510-0720

U-Med Branch

3650 Piper Street, Suite 100
P.O. Box 100720
Anchorage, AK 99510-0720

FNBAAlaska.com

1-800-856-4FNB (4362)



Equal Opportunity Employment Statement

It is the policy of First National Bank Alaska to provide equal opportunity in employment to all employees and applicants for employment. First National Bank Alaska will recruit, hire, train, and promote persons in all job titles, and ensure that all other personnel actions are administered without regard to race, religion, color, sex, sexual orientation, gender identity, age, national origin, genetic information, pregnancy, childbirth or related medical condition, parenthood, marital status or change(s) in marital status, protected veteran status, or disability; and, ensure that all employment decisions are based only on valid job requirements.

BETHEL

Kuskokwim Branch

700 Front Street
P.O. Box 286
Bethel, AK 99559-0286
543-7650

CORDOVA

Cordova Branch

528 First Street
P.O. Box 360
Cordova, AK 99574-0360
424-6700

EAGLE RIVER

Eagle River Branch

11412 Business Blvd.
Eagle River, AK 99577-7720
689-5200

FAIRBANKS

Golden Valley Branch

1300 Washington Drive
P.O. Box 82487
Fairbanks, AK 99708-2487
459-7100

Johansen Branch

430 Merhar Avenue
Fairbanks, AK 99701-3166
450-7300

GLENNALLEN

Glennallen Branch

Mile 187 Glenn Hwy., Suite C
P.O. Box 85
Glennallen, AK 99588-8085
822-7350

HAINES

Haines Branch

123 Main Street
P.O. Box 70
Haines, AK 99827-0070
766-6100

HEALY

Healy Branch

Tri-Valley Community Center
P.O. Box 460
Healy, AK 99743-0460
683-7750

HOMER

Homer Branch

3655 Heath Street
Homer, AK 99603-7667
235-5800

Mission Statement

The bank's multi-part mission is to safekeep depositors' money, provide all legitimate financial services to the community consistent with bank resources, furnish employees with competitive salaries and a pleasant working environment, and earn a proper return for shareholders. For nearly a century our commitment to the mission has served our customers, our employees, our communities and our shareholders well.

JUNEAU

Juneau Regional Branch

840 W. 10th Street
P.O. Box 21248
Juneau, AK 99802-1248
586-5400

Valley Centre Branch

8990 Glacier Hwy.
Juneau, AK 99801-8030
790-8000

KENAI

Kenai Branch

11408 Kenai Spur Hwy.
Kenai, AK 99611-7799
283-6800

KODIAK

Kodiak Branch

218 Center Avenue
Kodiak, AK 99615-6312
486-7900

PALMER

Palmer Branch

303 W. Evergreen Avenue
Palmer, AK 99645-6954
746-8900

SEWARD

Seward Branch

303 4th Avenue
P.O. Box 69
Seward, AK 99664-0069
224-4200

SITKA

Sitka Branch

318 Lincoln Street
Sitka, AK 99835-7545
747-7000

SOLDOTNA

Soldotna Branch

44501 Sterling Hwy.
Soldotna, AK 99669-7938
260-6000

VALDEZ

Valdez Branch

101 Egan Drive
P.O. Box 37
Valdez, AK 99686-0037
834-4800

WASILLA

Wasilla Branch

775 E. Parks Hwy.
Wasilla, AK 99654-8191
352-5900

Corporate Headquarters

101 W. 36th Avenue
Anchorage, AK 99503-5904

Operations Center

1751 Gambell Street
Anchorage, AK 99501-5324



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