

KEEP YOUR ACCOUNT INFORMATION UP-TO-DATE

Whether you've been a member at North Towns FCU for several years, or you just joined recently, it's important to make sure that your contact information is up-to-date.

- **When should you update your personal information?**

When you move to a new address. Statements, debit and credit cards, and special offers will be delivered to the mailing address listed with your account – it's important to make sure these items go to you and not someone else.

- **When your contact information changes.**

If you need to change your primary email address or phone number, make sure to update it on your accounts as well! Having a good email address or phone number on file helps us easily contact you.

- **When life events happen that impact your accounts.**

Certain life events – such as marriage, divorce, or the birth of a child – may have legal implications, including changing your name. Keeping your contact information updated in these cases is important. If you have a joint account, make sure the information for both account holders is updated. Also, if you have beneficiaries associated with any account, be sure to keep their information updated in advance of unexpected life events.

- **Why it is important to update your contact information for your account?**

To make sure you receive important account information from North Towns FCU. Paper statements, account statements and tax statements will be sent directly to your mailing address. You can also sign up for electronic statements in Online Banking – it's safe, secure, and free!

- **To receive alerts about suspicious transactions.**

Our team at North Towns FCU continuously monitors accounts to keep them safe from fraud or other suspicious activities. If we find a suspicious transaction, we can reach you by phone or email – but not if your contact information is out of date. As a means of protection, if we can't reach you, we may lock your account to prevent additional fraudulent access – but this could impact your ability to make purchases or block scheduled payments from going through.

- **To ensure account access is granted to the right people in the event of an emergency.**

If something should happen to you, access to your account will default to your joint account holders or beneficiaries – and if you have someone listed who you didn't want, like your ex-spouse, that could complicate matters.



- **To avoid losing your dormant funds.**

We send out regular notifications for dormant accounts, but if you have money in an account you forgot about and we can't reach you, those funds could eventually be turned over to the state.

- **To receive notices about our best rates and new products.**

North Towns FCU is always introducing special rates and products for our members to give them the best experience possible.

Thank you being a member and we look forward to continuing to serve you.

COOPERATION FOR A PROSPEROUS WORLD

Celebrate "Cooperation For A Prosperous World" with us on International Credit Union (ICU) Day® 2025 on Thursday, October 16, 2025.

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 411 million members in 104 countries worldwide. More than 74,000 credit unions exist globally, providing a plethora of financial services to their members.

On ICU Day, join credit union and financial cooperative members around the globe in celebrating 77 years of International Credit Union Day. Snacks will be available throughout the day.



Enter to win our ICU Day Gift Basket.

DON'T LIKE TO SHOP? WANT TO SKIP LONG LINES? *GET YOUR VISA GIFT CARDS FROM US!*



Holiday-themed designs available.

\$5.00 Fee Applies

IT PAYS TO SHOP THIS HOLIDAY SEASON

North Towns FCU VISA® cardholders can enroll in our ScoreCard Rewards program and earn bonus points by using your North Towns FCU VISA card. One dollar in net retail purchases equals one point. Redeem points for merchandise, cash back or travel benefits.

Cashing in your ScoreCard Rewards is simple! Visit www.ScoreCardRewards.com to create your profile. Once your profile is created, you can view your reward balance, search and view all available redemption options, and redeem your points for all different types of rewards!

Don't have a North Towns FCU VISA credit card? Apply today. Once approved, your card arrives within 7-10 days after it is ordered. It will be here in time for your holiday shopping needs.

Use your North Towns FCU VISA credit card for your purchases and watch your points add up!



Visit www.ScoreCardRewards.com

UPCOMING EVENTS

Be sure to follow our Facebook page at facebook.com/NorthTownsFCU or visit our website at www.northtownsfcu.com for the latest information and upcoming events.

Clarence Schools Enrichment Foundation (CSEF) Community Carnival

October 11, 2025 | 9:00 - 11:30 am | Clarence High School Gym Area | Rain or Shine Event

International Credit Union Day

October 16, 2025

Akron Chamber of Commerce New Year's Eve Celebration

December 31, 2025



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Rates subject to change without notice.
All loans subject to credit approval.