FEDERAL CREDIT UNION

As we enter this new phase, we remain committed to our credit union mission of *people helping people!* However, we realize you might have some questions. We hope the Q&A below will be helpful.

How will the name change impact you, our member?

North Towns Federal Credit Union is a new name, but our commitment to the financial success of our members has not changed. As a member-owned, not-for-profit financial institution, we're dedicated to what really matters to you and your family. We answer to you and take that responsibility seriously. The new name better reflects our field of membership which includes Clarence, Amherst, Akron and Newstead. Previously, potential members thought you had to be affiliated with the school or town to join.

What is the estimated timeline for the change?

Our name officially changed to North Towns Federal Credit Union on July 1, 2022. Beginning on that date, you'll see the name and logo on our website, on our social media pages and at our branch. We anticipate it will take a couple months for all the signage to be updated after the official name change.

Will my deposits continue to be insured?

Yes. Just as they are now, your deposits will continue to be federally insured up to at least \$250,000 through the National Credit Union Administration.

Will my account numbers or terms change?

No, your account numbers and the terms governing your accounts will remain the same.

Will the routing number change?

No, we will retain our current routing number, so there's no need to make any updates to automated payments, direct deposit arrangements or other electronic transfers that are already set up.

Can I continue to use my Clarence Community & Schools Federal Credit Union debit and/or credit card?

Yes, your card number(s) and Personal Identification Number (PIN) will remain the same. You'll receive a new card with the North Towns Federal Credit Union name shortly before your existing card expires.

Can I still use my Clarence Community & Schools Federal Credit Union checks?

Yes, you can continue to use your existing checks until you run out. When you order new checks, they'll have the North Towns Federal Credit Union name on them.

Will the website change?

Yes, July 1, 2022, the new website address will be northtownsfcu.com, although you'll be redirected to the North Town's site if you still use the ccsfcu.com web address. We took advantage of this opportunity to give our website an update.

Will the credit union phone number or email address change?

Our phone number will remain the same. We will still maintain a general email address which will be memberservice@northtownsfcu.com. Individual employee email addresses will be configured with name@northtownsfcu.com.

What if I have additional questions?

We're here for you! Please reach out to us with any questions you may have. Call: **716-630-0888**. Email: **memberservice@northtownsfcu.com**.