NORTH TOWNS
FEDERAL CREDIT UNION

THINK TWICE BEFORE USING YOUR DEBIT CARD

SHOULD I USE MY DEBIT OR CREDIT CARD?

This is a very common question, but also a very important one. Even though on the surface credit and debit cards seem similar there are big differences between the two methods of payment.

Debit cards are tied directly to your checking account.
This means that if your card is fraudulently used, your account has the potential to be drained in real time. Maybe even all of your funds!

Debit card fraud has a domino effect.
Since debit cards are tied directly to your checking account money that's stolen is actually gone. It might not be returned until an investigation has taken place causing a domino effect. The investigation process can take weeks. This situation could possibly leave you with a shortfall, unable to make important payments like rent, mortgage, car loans, and insurance premiums. This causes a great deal of trouble to your financial well being.

Fraudulent credit card charges, while a frustration, don't carry that same threat. They can be spotted on a monthly statement, disputed, and resolved — all without your having to pay an actual bill. The extra layer provides enormous protection.

WAYS TO REDUCE POTENTIAL DEBIT CARD FRAUD:
1 - Do not use your debit card for online purchases
2 - Do not tie your debit card to platforms like Venmo, CashApp, PayPal
3 - Use your debit card only for in-person point-of-sale transactions.

Think twice and weigh the possible effects when deciding which card to use.

IT PAYS TO SAVE!

Lucky Savers is a special share savings certificate account that gives you all the benefits of having a savings account plus more! You get chances to win $5,000 in quarterly prizes, plus monthly cash prizes! Every $25 deposit into this certificate helps build your savings and gets you another chance to win up to 10 chances every month. Plus, all the money you deposit into the Lucky Savers account is still yours, with interest!

Lucky Savers runs year-round and members can open a Lucky Savers account at any time. The sooner you start saving the more entries you will earn towards monthly and quarterly prizes!

To participate, you must be at least 18 years of age. Not everyone will win a prize, but if you make regular deposits into your Lucky Savers account all year you are guaranteed to end up with more money saved than you started with.

You have nothing to lose and everything to gain!

LUCKY SAVERS

Void where prohibited by law. Official rules and a complete list of prizes are available at: www.nycua.org.

CELEBRATE THE 75TH YEAR OF INTERNATIONAL CREDIT UNION DAY WITH US ON OCTOBER 19, 2023

CELEBRATING 75 YEARS

INTERNATIONAL CREDIT UNION DAY 2023

STOP BY FOR SNACKS AND A FREE GIFT!
One gift per member while supplies last.

Help us celebrate the 75th year of International Credit Union (ICU) Day®! ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet their members needs.
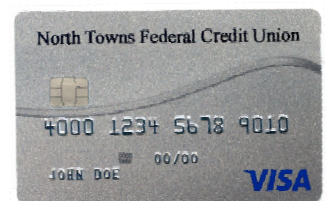
Thank you for your membership!

EARN POINTS WITH SCORECARD REWARDS!

North Towns 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 rewards!

Use your VISA card for your everyday purchases and watch your points add up!

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.

International Credit Union Day
October 19, 2023

Akron Chamber of Commerce News Year's Eve Celebration
December 31, 2023