



F E D E R A L C R E D I T U N I O N

NEWS & INFORMATION FROM NORTH TOWNS FEDERAL CREDIT UNION

Fall 2026

NOTICE OF CHANGES TO OUR FEE SCHEDULE

Thank you for trusting North Towns Federal Credit Union with your financial needs. We truly value your membership and look forward to serving you for years to come! From time to time, we adjust our fees to reflect changes in operating costs. Below is our updated fee schedule. These new rates will take effect January 1, 2027. If you have any questions, please feel free to reach out to us.

FEE SCHEDULE DISCLOSURE - Applicable to All Accounts Effective 1/1/2027		Continued, from previous column	
Free & Low Cost Services		Lucky Savers Certificate Early Withdrawal Fee	\$25.00
ATM Withdrawal - Per Month	8 Free	Mailed Statement	\$3.00
→ Each Withdrawal over 8	\$3.00	Non Member Check Cashing Fee	\$10.00
Surcharge Free ATM's	Free	Non-Sufficient Funds Fee	\$30.00
→ Co-Op, Allpoint	Free	Non-Sufficient Funds Fee - Canadian Check	\$35.00
Card Order - Debit or Credit (initial order)	Free	Overdraft Transfer Fee From Shares - Per Transaction	\$5.00
Credit Report - when you apply for a loan	Free	Photocopies - Each Copy	\$0.25
Debit Card Cash Back	Free	PIN Replacement - Debit Card	\$3.00
Debit Card Purchases	Free	→ Priority Mail - 3-6 Day - Pin Mailer - Debit Card	\$50.00
E-statement	Free	Printout of Transactions - 1st Page	\$1.00
Home Banking	Free	→ Each Additional Page	\$0.25
Initial Check Order (30)	Free	Protest Check Fee	\$25.00
Notary Public Service	Free	Return Deposit Item Fee - Per Item	\$30.00
Online Bill Pay	Free	Returned Mail Fee - Per Item	\$5.00
Other Services		Rolled Coin	5%
Abandoned Property/Escheatment Fee	\$50.00	Skip-A-Pay Processing Fee	\$30.00
Account Research - Per Hour	\$25.00	Statement - Duplicate - Per Each	\$2.50
Back-Up Withholding Requirement*	\$10.00	Stop Payment	\$35.00
Canadian Check Deposit	\$3.00	UCC1 Filing/Release	\$20.00
CD - Early WDL Dividend Penalty - 1 year or less	90 Days	Verification of Deposit Forms	\$15.00
CD - Early WDL Dividend Penalty - Over 1 year	180 Days	VISA Credit Card Replacement	\$10.00
Check - Original Item within 45 days	\$10.00	VISA Credit Card Priority Rush Order 3-6 days	\$25.00
Check Copy Fee	\$5.00	VISA Debit Card Replacement	\$10.00
Check Order - Price Varies Based on Style	Charge	VISA Debit Card Priority Rush Order 3-6 days	\$50.00
Courtesy Overdraft Fee	\$30.00	VISA Gift Card	\$5.00
Credit Union Check	\$5.00	VISA Late Payment	\$25.00
Dormant Account Fee**	\$25.00	VISA Returned Check - NSF	up to \$37.00
Early Account Closure - within 90 days	\$25.00	VISA Statement Copy - Duplicate	\$5.00
Excessive Share Account WDL Reg D*** - Each WDL	\$3.00	VISA Travel Card	\$5.00
Fax - Outgoing	\$1.00	Wire Transfer - Domestic	\$25.00
Foreign Transaction		Wire Transfer - Incoming	\$10.00
→ Currency Conversion Fee - Of Transaction	1%	Wire - International	\$60.00
Foreign Transaction			
→ Debit or Credit - Of Transaction	0.80%		
Holiday Club Early Withdrawal Fee - Each WDL	\$5.00		
IRA Transfer to another Financial Institution	\$25.00		
Late Payment Fee - Loan	\$25.00		
Legal Process			
→ Levy, Garnishment, Summons, Subpoena	\$50.00		
Lien Release - Duplicate	\$10.00		

*Back-up Withholding Per account, per year, as applicable.

**Dormant Account Fee is charged per quarter, after 2 years of inactivity.

***Excessive Share Account Withdrawals are more than 6 withdrawals a month done by phone or electronic means.

Fee Schedule is subject to change without notice.

YOUTH SAVINGS

Youth Savings Accounts provide a valuable opportunity for children and teens to learn financial skills. Your child will learn the habit of saving that could last a lifetime.



If you are in the Clarence Central School District, we have an Elementary School Savings Program. Your child can bring their deposit to school weekly.

Ask us about opening up a Youth Savings Account.

CELEBRATE WITH US

Celebrate "Cooperative Finance: A Steady Signal in a Noisy World" with us during International Credit Union (ICU) Day® on Thursday, October 15, 2026.

Credit union members around the world will celebrate International Credit Union Day, an annual event to commemorate the credit union movement's impact and achievements.

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 400 million members in over 100 countries. More than 67,000 credit unions exist globally, providing a variety of financial services for their members. Invite your family and friends to join North Towns to start taking advantage of credit union benefits!

Refreshments will be served throughout the day.



DRIVE FORWARD

Cruise into a new vehicle with an auto loan from North Towns. Accelerate your savings with a competitive rate on a new, pre-owned or refinanced vehicle. Rates as low as 4.25% Annual Percentage Rate*. Apply today!



*Rates subject to change without notice, subject to credit approval and based on creditworthiness.

EARN REWARD POINTS

North Towns FCU VISA® cardholders can enroll in our ScoreCard Rewards program and earn reward points by using your North Towns FCU VISA card. Don't have our VISA credit card? Apply today.

Cashing in your ScoreCard Rewards is simple! Once your enrollment is complete, you can review your reward balance, search and view all available redemption options, and redeem your points!



This holiday season, 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.

International Credit Union Day

October 15, 2026

Akron Chamber of Commerce New Year's Eve Celebration

December 31, 2026



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Equal Opportunity Lender
Membership restrictions apply.

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