

NORTH TOWNS

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 2022

IS AN AUTO LEASE BUYOUT LOAN RIGHT FOR YOU?

Ask yourself these questions to determine if buying out your lease might be for you.

Is the vehicle worth buying?

Is it in good mechanical condition?

Have you exceeded your miles?

Is there excess wear and tear on the interior and exterior?

Will a buyout fit your budget?

Based on your answers, you might want to consider a lease buyout loan.

For many people, leasing is the right choice. But if you'd like to get out of the leasing cycle and move into ownership, a lease buyout can be a great way to do just that. If you're currently leasing a car you love, it's in good shape and you can get a good deal, it should be the first car you consider. You don't have to say goodbye to the vehicle you love!

Ask us for details on a lease buyout loan.



CELEBRATE INTERNATIONAL CREDIT UNION DAY WITH US ON OCTOBER 20, 2022

Celebrate International Credit Union (ICU) Day® at our new office. If you haven't stopped in yet, consider a visit.

The theme of ICU is "Empower Your Financial Future with a Credit Union."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

The credit union mission of "people helping people" is as strong today as it was when we opened our doors in 1954.

Thank you for your membership!



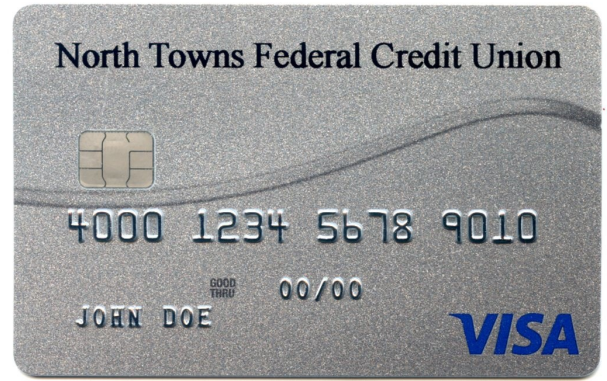
STOP BY THE CREDIT UNION ON INTERNATIONAL CREDIT UNION DAY FOR YOUR FREE GIFT!

One gift per member while supplies last.

9145 Sheridan Drive, Clarence, New York 14031 | 716-630-0888 | www.northtownsfcu.com

THREE WAYS TO USE YOUR CREDIT CARD THIS HOLIDAY SEASON

The holidays are filled with lots of cheer and spending! It's easy to spend more during the winter months! Gift shopping, entertaining family and friends and holiday travel. If you're like most people, you'll turn to credit cards for a financial boost. Without a smart credit card strategy, all that holiday cheer could turn into financial stress come January.



Review these three simple credit card strategies designed to spread joy well into the new year.

- 1 - Use a card that offers rewards.** Use your rewards card to take advantage of your spending and redeem your points to offset holiday spending.
- 2 - Use one card for all your holiday purchases.** One of the simplest ways to shop smart during the holiday season is to use only one credit card for purchases. It's much easier to track your spending, notice suspicious account activity and build up rewards points quickly.
- 3 - Protect your credit card information.** Avoid clicking on links that promise to direct you to deep discounts when shopping online. Cyber thieves use this tactic to compromise your card. Only later do you discover that your credit card information was stolen and used for someone else's holiday cheer. Be sure to report a lost or stolen credit card immediately - 1-800-543-5073.

Don't have a North Towns FCU rewards VISA card? Apply today to receive your new card in time for holiday shopping.

BRING A FRIEND INTO THE FAMILY

If you live, work, worship or go to school in Clarence, Amherst, Akron or Newstead you can join our credit union family.

Share the benefits of credit union membership with your family and friends. Benefits like free checking, no fee VISA credit card with a rewards program through Scorecard Rewards as well as home banking with online bill pay and a mobile app. We are part of the Allpoint and Co-op ATM networks so you can use most Target, Walgreen's, Rite Aid and Speedway locations.

Our member-focused staff is ready to serve all your financial needs. Send your family and friends to us!



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.

Grand Opening Celebration

Watch for details!

International Credit Union Day

October 20, 2022

Akron Chamber of Commerce News Year's Eve Celebration

December 31, 2022



Equal Opportunity Lender
Membership restrictions apply.

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