

NORTH TOWNS

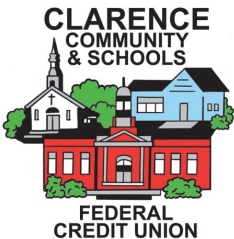
F E D E R A L C R E D I T U N I O N

NEWS & INFORMATION FROM NORTH TOWNS FEDERAL CREDIT UNION

Summer 2022

NEW BUILDING
NAME
LOGO

SAME SERVICE
MEMBERS
LOCATION



**IS
NOW**

NORTH TOWNS

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

After months and months of planning, we are in our new building and that is not the only change taking place. Effective July 1, 2022 we have changed our name to North Towns Federal Credit Union. A name change has been under consideration since we expanded our charter in 2001. Our new name better reflects our field of membership which expands into Akron, Newstead and Amherst. As the graphic above indicates, we have a new building, a new name and a new logo but we will always have the same great service, same great members and same great, convenient location. We know you may have questions, which is why we have created a Q&A sheet that can be found on our website. Look for the link on our home page. Thank you for your valued membership and we look forward to seeing you soon. *Please stop in and say hello!*

Rebecca R. Smith

GRAND OPENING CELEBRATION

We hope you will join us! Watch for date, time and details coming soon.

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

HOME EQUITY LINE OF CREDIT

With property values high and rates relatively low, using the equity in your home can be a wise financial decision.

A Home Equity Line of Credit (HELOC) allows a borrower to tap into their equity as needed up to a preset limit, based on the equity in your home. HELOCs have a variable interest rate. The advantage of a HELOC is that you can draw the funds as you need them, with no new approvals needed, and you only pay interest on what you borrow. A home equity may be tax deductible. We encourage you to talk with your tax advisor for more details.

Are you considering a home equity line of credit? Come talk to us! We can discuss your situation and help you choose what may be the best option for you.



PROTECT AGAINST DEBIT CARD FRAUD & MISUSE

You can now protect against card fraud and misuse on your debit card via your smartphone.



- Turn your card on and off
- Receive real time alerts
- Use GPS to control transactions within a select location
- Limit use of types of purchases or merchants
- Control spending limits to stay within your budget

Don't have a debit card with us, have questions on how the app works or want help downloading the app, just call or stop by our office.

SKIP-A-PAYMENT PROGRAM

Need a break from your loan payment? Skip it! That's right, eligible members can use our Skip-a-Payment program up to two (2) times each calendar year, per loan.

Use the extra cash for a special purchase, take a chunk out of your debt or just enjoy a month without your loan payment. All loans must be current and in good standing. Interest will continue to accrue during the period to be skipped, which will extend the term of the loan. The Skip-a-Payment Program does not apply to loans secured by real estate or VISA credit cards.

A \$30.00 processing fee will be assessed for each skipped payment.

UPCOMING EVENTS

Be sure to follow our Facebook page or visit our website for the latest information and upcoming events.

Taste of Clarence, Clarence Town Park - Main Street Pavilion

Monday, August 1, 12:00 noon - 8:00 p.m.

Grand Opening Celebration

Watch for details!



Equal Opportunity Lender
Membership restrictions apply.

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