

# 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

Spring 2026

## THANK YOU

Thank you to everyone who attended our 71st Annual Member Meeting.

This year we recognized young entrepreneur, Hannah Condrell of Condrell Creations. Hannah provided the gift for our members who attended our annual meeting.

## Congratulations

*to our colleague  
and friend,*

*Dawn Snyder, named  
2026 Clarence Citizen  
of the Year.*



## WHAT IS A HOME EQUITY LINE OF CREDIT?



A home equity line of credit, also known as a HELOC, is a line of credit secured by your home that gives you a revolving credit line to use for large expenses or to consolidate higher interest rate debt on other loans including credit cards.

A HELOC often has a lower interest rate than other types of loans, and the interest may be tax deductible. Please consult your tax advisor regarding interest deductibility as tax rules change regularly.

You can use a HELOC for a new vehicle, home improvements, pay off high rate loan and credit card debt and tuition payments.

Rates subject to credit approval and can change without notice. Additional terms and conditions may apply.

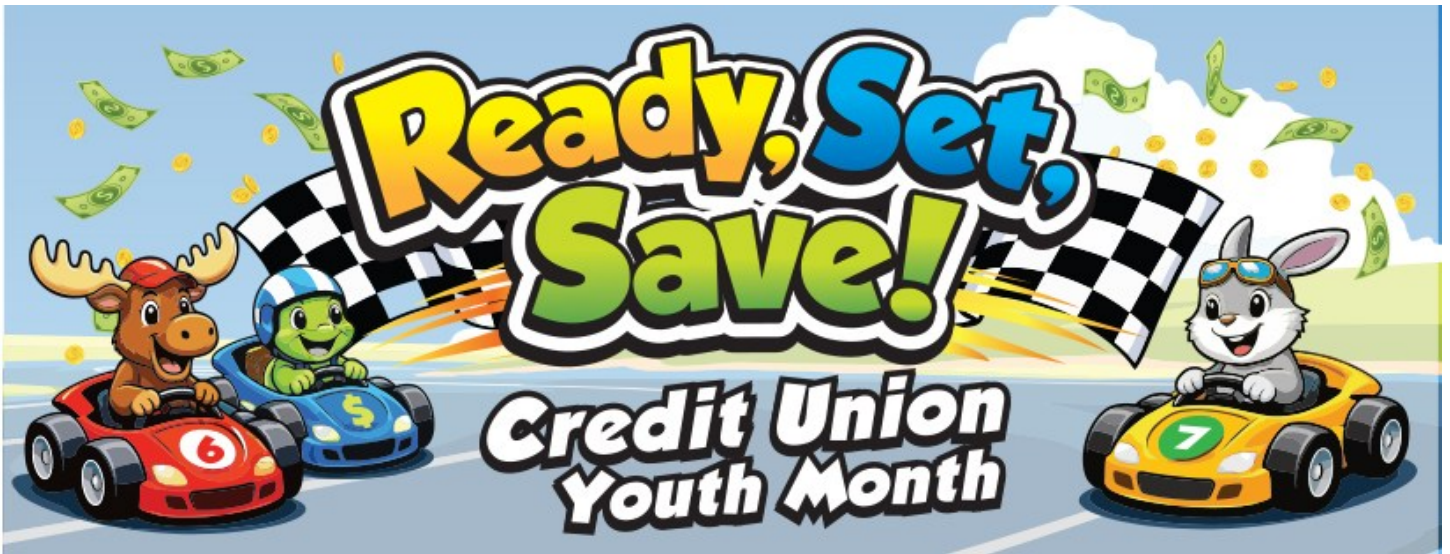
*Owning a home is likely your most valuable asset,  
please consider how you use it wisely.*

## ACCOUNT DORMANCY NOTICE

Please be advised that member accounts without activity are considered dormant after one year. Once an account falls dormant, a quarterly fee of \$25 will be assessed.

Please note that after three years of inactivity, we are required to turn over dormant funds to New York State.

The credit union will send you a notice if your account is dormant. Upon receipt of this notice, kindly follow the directions to re-activate your account.



In April, credit unions across the country celebrate National Credit Union Youth Month and National Financial Capability Month. While we take financial education seriously year-round, this month offers even more opportunities to promote financial wellness to our youngest members. This year's theme, "Ready, Set, Save!" encourages children to learn about the importance of saving money for the future!

STOP IN AND CELEBRATE YOUTH DAY ON THURSDAY, APRIL 23, 2026

Refreshments Will Be Available

Enter our READY, SET, SAVE! coloring contest! Coloring sheets available at our office and on our Facebook page.



## NANNI SCHOLARSHIP AWARDED

We were pleased to award Nathan Grek the Louis J. Nanni Memorial Scholarship at our 71st Annual Member Meeting.

"We are honored to present this annual scholarship in Mr. Nanni's memory in furtherance of our core mission of financial literacy" said Rebecca Smith, CEO. "We are also happy that Mary Nanni was able to join us."

Nathan is in the Top 10 of his graduating class and has received various leadership and music awards. Nathan's service incorporates his love of music and trumpet playing. He participates in TAPS Around Clarence. He has performed at parks, parades, athletic games and ceremonies.

We wish Nathan the very best as he starts his college career in Electrical Engineering.

## UPCOMING EVENTS

Be sure to follow our Facebook page at [facebook.com/NorthTownsFCU](https://facebook.com/NorthTownsFCU) or visit our website at [www.norhttownsfcu.com](http://www.norhttownsfcu.com) for the latest information and upcoming events.

**Clarence High School Academy of Business & Finance Scholarship Deadline**

Friday, April 17, 2026

**Youth Day at the Credit Union**

Thursday, April 23, 2026

Snacks will be available throughout the day.



Equal Opportunity Lender  
Membership restrictions apply.

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