

# 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 2023

A vibrant graphic for a Summer Fun Loans advertisement. It features a stylized sun with yellow rays and three yellow stars. Below the sun is a white silhouette of a beach scene with a lifeguard stand, a beach chair, and a person. The background is a green field with a yellow and orange arc representing a sunset or sunrise. The text 'Rates as low as 8.49%' is prominently displayed in the center. Below the graphic, the title 'Summer Fun Loans' is written in a white, cursive font on a green background. Further down, there are three paragraphs of text: 'Summertime is here! For many of us that means taking a vacation or making a special purchase.', 'We offer Summer Fun Loans with great rates, quick approvals and flexible repayment terms, so you'll be ready for whatever summer brings your way.', and 'Applying is easy. Don't wait - apply today!'.

Rates as low as

8.49%

## Summer Fun Loans

Summertime is here! For many of us that means taking a vacation or making a special purchase.

We offer Summer Fun Loans with great rates, quick approvals and flexible repayment terms, so you'll be ready for whatever summer brings your way.

*Applying is easy. Don't wait - apply today!*

\*APR = Annual Percentage Rate. Additional terms, conditions and membership restrictions may apply. Rates subject to change without notice. Loans subject to credit approval.

## OUTDOOR SUMMER SAFETY TIPS

- Be prepared for anything by checking the weather forecast before you go outside.
- Be sure to wear sunscreen and reapply often.
- Wear the appropriate clothing for the conditions.
- Stay hydrated! Drink plenty of fluids.
- Be vigilant about water safety - anytime you are around a pool, a beach or boating.
- Be aware of heat exhaustion signs and take immediate action.
- Never leave children or pets in a vehicle.
- Be careful while camping especially around a fire and watch out for poison ivy.
- Use bug spray.
- Wear a bike helmet at any age.
- While driving keep an eye out for children, bikers and motorcycles.



# OUR SUMMER PICNIC IS RETURNING

Stop by on **Tuesday, August 1 from 11:00 a.m. to 1:30 p.m.** for our Summer Picnic. We are super excited to have this event back. Our menu includes hot dogs, chips, drinks and cookies. We will have face painting and lawn games! Be sure to join us!

## CHS ACADEMY OF BUSINESS & FINANCE SCHOLARSHIP AWARDED

We are pleased to announce that Isabella LiCausi was awarded the credit union's Clarence High School Academy of Business & Finance Scholarship.

"We are happy to award this scholarship in furtherance of our core mission of student financial literacy", said Becky Smith, CEO.

Isabella will be attending Gannon University and studying to be a Physician Assistant.

*Congratulations and best of luck to Isabella as she heads to college.*



## CREDIT AND DEBIT CARD TRAVEL SAFETY

While you are not at any more risk for fraud when on the road than at home, the potential hassle is so much greater. Here are some tips for protecting your debit and credit cards while on the road.

**Bring fewer cards and keep track of them.** Take only the credit and debit cards that you expect to use, plus a backup, and keep them protected!

**Don't use a debit card for purchases.** Because a debit card pulls funds directly out of your account, your money is gone immediately, and it will stay gone until the fraudulent use is investigated. Limit your debit card use to cash machine withdrawals. To make purchases, pay with cash or a credit card.

**Act quickly if your card is lost or stolen.** For credit call: 1-800-543-5073 and for debit call: 1-888-241-2510.

**ATM usage.** Be careful and look out for various ATM scams and be sure to safeguard your card PIN.

**Put a travel advisory on your credit union credit and debit cards.** Call us at 716-630-0888 and ask that we add a travel advisory to your cards.

*Enjoy your travels and be safe!*

## UPCOMING EVENTS

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

**Akron Cruise Nights - Main Street - Akron, New York** (*remaining nights*)

Thursday nights July 13 - August 31, 5:30 - 8:30 pm

**North Towns Summer Picnic - Side Parking Lot**

Tuesday, August 1, 11:00 a.m. - 1:30 p.m.

**Taste of Clarence, Clarence Town Park - 10405 Main Street**

Monday, August 7, 12:00 noon - 8:00 p.m.



Equal Opportunity Lender  
Membership restrictions apply.

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