

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 2026

FRAUD ALERT

Members use credit and debit cards every day as a convenient way to pay for goods and services. Unfortunately, these payment methods are also common targets for criminals and cyber criminals seeking to steal account information, identities, and money. To help protect our members from these threats, we utilize industry-leading fraud protection services that continuously monitor accounts for suspicious activity and potential threats.

REPORT CREDIT CARD FRAUD
Call: 1-800-600-5259

REPORT DEBIT CARD FRAUD
Call our office: 716-630-0888

YOUTH Summer Saver

Don't forget, you can still make savings deposits by stopping in our office. If you make two summer deposits to your Youth Savings Account, you will receive a *special Stash savings surprise!*



.25%* LOAN SPECIAL

To celebrate the United States Semiquincentennial, the 250th Anniversary of the United States Declaration of Independence, we are running a loan special for our members from now through the month of August! Receive .25% off your qualifying loan.

We offer secured and unsecured loans with:

- flexible repayment terms
- debt protection available
- GAP insurance available
- financing for vehicles, boats, RVs, campers, motorcycles.

Apply today, it is easy and decisions are made right here in our office. Call or visit our office for current loan rates and additional information.



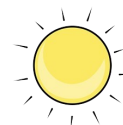
*Limited time offer good through 8/31/2026. Additional terms, conditions and membership restrictions apply. Rates subject to change without notice and are based on credit score. Loan approval is based on credit worthiness. Home Equity Line of Credit, VISA Credit Card and Manufactured Home Loans are not eligible for this discount.

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

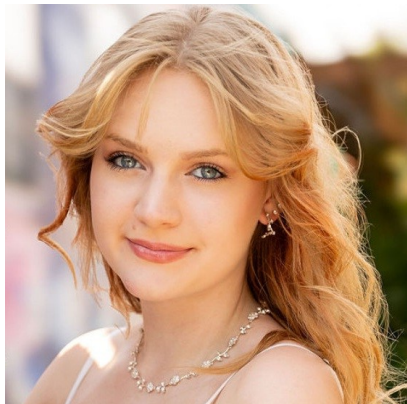
JOIN US FOR OUR MEMBER APPRECIATION PICNIC



Stop by on **Wednesday, August 5 from 11:00 a.m. to 1:30 p.m.** for our Member Appreciation Picnic. Look for the big white tent in our parking lot. Our drive-through window and ATM will not be available during the day of the picnic. We look forward to seeing you.



Don't forget to enter to win our Summer Basket!



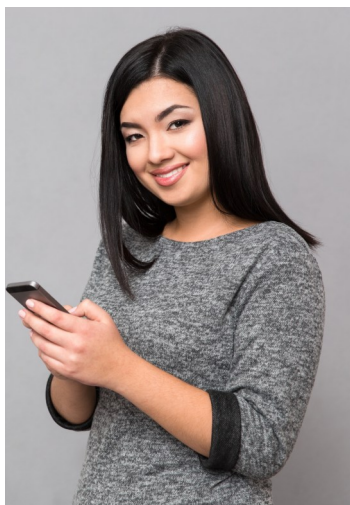
ACADEMY OF BUSINESS & FINANCE SCHOLARSHIP AWARDED

We are pleased to announce that Alisette Korn was awarded the North Towns FCU Clarence High School Academy of Business & Finance Scholarship.

"We are happy to award this scholarship to such a well-rounded student who has excelled throughout her Academy participation and is looking forward to a future in education," said Rebecca Smith, CEO.

Alisette will be attending SUNY Oswego to study Adolescent Education with a concentration in English. Congratulations and best of luck to Alisette as she starts college.

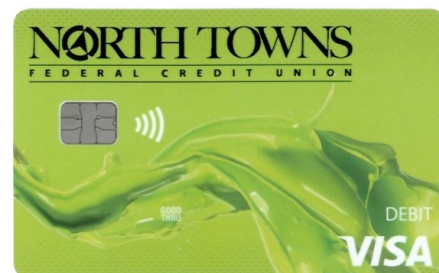
PROTECT YOUR DEBIT CARD WITH CARD NAV



With card controls and alerts, CardNav allows you to decide when, where and how your card is used – in advance and in real time.

Card Nav gives members the ability to:

- turn cards on and off
- restrict types of purchases made
- receive and respond to instant transaction alerts
- enter and edit international travel events
- set location services to deter fraudulent activity
- limit spending amounts to help reach your budget goals
- set card alerts to monitor purchases and take immediate actions



New: Enjoy the latest features in security technology - fingerprint and facial login, and a one-time controls override capability.

Keep your card safe, download the Card Nav app today.



UPCOMING EVENTS

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

Akron Cruise Night, Russell Park

Thursday, July 16, 6:00 p.m. - 8:30 p.m.

Taste of Clarence & Cruise Night, Clarence Town Park - 10405 Main Street

Monday, August 3, 12:00 noon - 8:00 p.m.

North Towns Member Appreciation Summer Picnic - Side Parking Lot

Wednesday, August 5, 11:00 a.m. - 1:30 p.m.



Equal Opportunity Lender
Membership restrictions apply.

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