

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

Winter 2024

North Towns FCU is committed to Mr. Nanni's vision to help make possible the pursuit of higher education to a member. We are pleased to announce that the application process is now open.

**LOUIS J. NANNI
MEMORIAL
SCHOLARSHIP**
Deadline: Friday,
February 23, 2024

An application, instructions and eligibility requirements are available on our website home page at www.norhtownsfcu.com



*Happy
New
Year*



Left to right: Becky Smith, Deanna Correa, Cheree Caprio

WE ARE HERE TO HELP!

We know that our members may be facing financial challenges due to high inflation and overall increased prices on everyday products. The additional pressure on budgets can make it hard to know what the right financial decisions are, but we are here to help provide assistance and resources to navigate your financial needs.

North Towns has both a knowledgeable Member Service Representative/ Account Specialist, Deanna Correa and Loan Officer, Cheree Caprio to meet with individuals to discuss their personal finances. These representatives can help members make informed financial decisions, review credit reports, identify ways to lower payments, consolidate debt, rework budgets or discuss savings options to create financial stability and long-term success.

Our main priority is our members' financial well-being. As a credit union, North Towns Federal Credit Union was founded on the principle of *people helping people*. As we've grown over the years one thing has remained constant – our commitment to our members.

As we enter a new year, know that our experienced team is dedicated to helping you dream big and achieve financial success. We invite you to reach out in person, by telephone or by email. We are here to help!

From our entire staff, we wish you a happy, healthy and prosperous 2024.

Rebecca R. Smith
Becky Smith, CEO

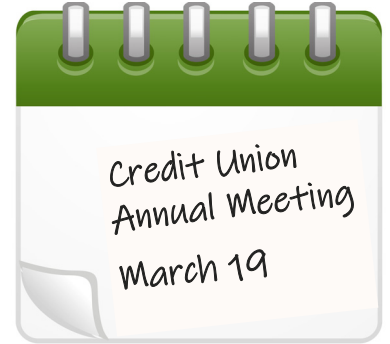
BOARD OF DIRECTORS ELECTION UPDATE & ANNUAL MEETING NOTICE

69th Annual Meeting | Tuesday, March 19, 2024 | 5:30 p.m.
American Legion Hall, 5850 Goodrich Road, Clarence, NY
Cost \$10.00 Registration Required - Call 716-630-0888

North Towns FCU's Nominating Committee has announced that Suzanne Zelin has been nominated to run for the one open position on the Board of Directors.

Anyone interested in serving on the Board may petition for a place on the 2024 ballot. Petition information and materials are available at our Sheridan Drive office. If nominations by petition are received by the Secretary on or before the February 5, 2024 deadline, the election will be conducted at the Annual Meeting.

If there is only one nominee for the position to be filled, the nominee will be seated at the 2024 Annual Meeting.



DO YOU HAVE MONEY HIDDEN IN YOUR HOME?

The equity in your home is now at an all time high. Now may be the time to consider a home equity line of credit. To determine if a home equity line of credit is for you, call our Loan Officer at 716-630-0888.

Rates subject to change without notice. Subject to credit approval. Equal Opportunity Lender

WE HAVE THE MOST GENEROUS MEMBERS!

Thank you to all our generous members!

We were able to gift over 75 pairs of mittens, gloves and hats to the Akron Central School District Clothing Closet.

Your generous contributions made that possible. We are grateful so many will stay warm this winter season.



UPCOMING EVENTS

Be sure to follow our Facebook page at facebook.com/NorthTownsFCU or visit our website at www.norhttownsfcu.com for the latest information and upcoming events.

Louis J. Nanni Memorial Scholarship Deadline
February 23, 2024

69th Annual Member Meeting
March 19, 2024 | 5:30 p.m. | American Legion Hall, 5850 Goodrich Road, Clarence, NY
Cost: \$10 | Registration required.



Equal Opportunity Lender
Membership restrictions apply.

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