



We're your KTFCU

APRIL 2025

New Season. New Goals.

Summer is just around the corner and so are those home projects. As you take stock of your finances, don't forget the Credit Union has 3 different types of home equity loans. We're sure that you'll find a good fit with either our line of credit, fixed rate, or mini equity loan. Each loan type carries its own rate and maximums for borrowing and repayment. For smaller projects, we recommend the mini equity loan. With a mini, you can borrow as much as \$30,000 and repay over 72 months. Contact us today with any questions you might have – we'll make sure to steer you in the right direction.

The Credit Union's personal line of credit product, unLOCK, continues to be an affordable option to carrying credit card debt. Take advantage of our low 5.99% rate to pay off those higher rates and save money for other things that life has in store for you!

Cheryl's Two Cents

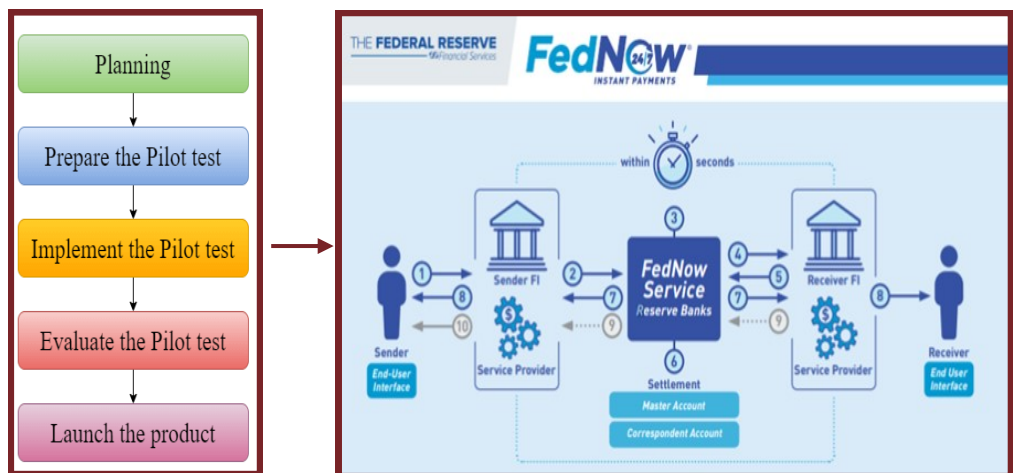
Quick Highlights

- **NEW PRODUCT- FedNow** happening this quarter.
- **CD SPECIALS-** 4.00% apy. and 3.75% apy. See What's New? on our website for details.
- **FREE HOME DEPOT GIFT CARD**– Giveaway still going strong with every home equity loan – up to \$250.
- **Reminder-** Call the office for correct account numbers if you are unsure before setting up deposits or withdrawals. Save yourself a headache later.



REMINDER: Remember to start building your **NEST Savings**. Keep your money in a customized club to avoid spending. Call us to attach to your current account today or open online.

We Have Exciting News! FedNow is Here!



Funds instantly deposited into your account! Watch your inbox and our website's What's New?.

Ready. Set. Go. With our pilot phase now complete and successful, we hope to launch our new free service shortly. How can FedNow help you? With its instant depositing, you no longer have to wait for your money to be available. Once we receive it, it's yours—24/7. That means even on holidays.

HERE'S A QUICK GLANCE OF OUR MOST POPULAR LOANS FOR MEMBERS

MINI HOME EQUITY



6.125% APR. **fixed rate**

6 year max.

\$30,000 max./ \$5,000 min.

Maximum closing cost only \$473 for \$30,000

FIXED RATE HOME EQUITY



7.48% APR. **fixed rate**

15 year max.

\$150,000 max./ \$15,000 min.

Maximum closing cost only \$1250 for \$150,000

BONUS-Free Home Depot Gift Card up to \$250 with every home equity loan.



All rates shown as of 3/10/25. Subject to change.



unLOCK

fixed rate

5.99% APR.

\$10,000 max.

Open line-of-credit
Use funds as you need it.

PERSONAL

fixed rate

\$15,000 max.

8.00% APR.

to 12 months

8.25% APR.

13-36 months

8.50% APR.

37-60 months

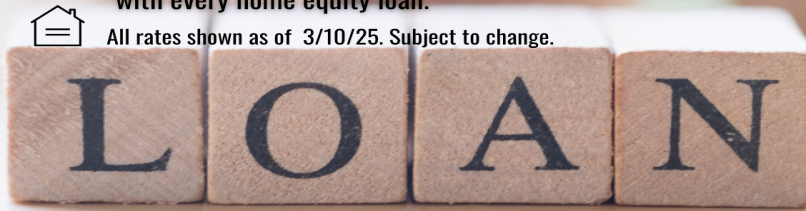


SECURED
12-60 months

Pledge your shares for a lower borrowing rate.

Dollars release with each payment made.

Rates starting as low as **2%** apr.



Top Reasons for Loans



- Home maintenance/improvements
- Debt consolidation
- Student loan repayment
- Substantial unexpected expense
- Family lending
- Vehicles and vehicle maintenance

For us, a GREAT LOAN RATE is just a small part of lending to members.

Having a Difficult Time Making Your Loan Payments?

We understand. Give us a call. We'll work it out together.

It's personal. When you apply, **YOU** are our focus. We take pride in :

- Listening to your need
- Discussing what we heard you say is your goal and concern
- Offering the best option(s) for now and later
- Respecting your time with efficiency and convenience



Did You Know?

You can adjust our on-location ATM display screen to suit your vehicle? High, Medium or Low. Look for option buttons on the left side.

Vacation Time is Soon. Reminder All Travelers!

Making vacation plans? Give us a call with the dates and a contact number if you will be using a KTFUCU debit/credit card. A travel alert can help avoid a card from being blocked and unusable, especially when you don't have access to a second card. Always take us with you to keep in touch.

EMAIL: kenteachfcu.com CALL: 1-877-583-2848 (KTFUCU4U)

Website: kenteachfcu.com

Phone: 716-877-1630

Fax: 716-877-6456

Toll Free: 1-877-583-2848 (KTFUCU4U)

General Inquires: memberservice@kenteachfcu.com

Office & Drive-Thru Hours

M-F 9:30 am — 4:30 pm

Office will be Closed:

Good Friday Friday, April 18th

Memorial Day Monday, May 26th

Juneteenth Thursday, June 19th

Follow us at **KTFUCU**

Some things we only share on Facebook.



Personally Connected. Professionally Served.

Keeping in Touch