

Celebrating 88 years!

KENTEACHFCU.COM

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2265 Sheridan Drive
Buffalo, NY 14223

January 2023

Cheryl's Two Cents

SPECIAL POINTS OF INTEREST

- **ANNUAL MEETING ANNOUNCEMENT! SAVE THE DATE-Tues., March 21**
- **New website design is a hit with members**
- **Tackle your Holiday Bills with a low, fixed rate**
- **Here to help your money matters in 2023**
- **Your new favorite credit card-our 9.5% apr. FIXED RATE VISA**

Volunteer Opportunity

Nominations are now being accepted for four Board of Directors positions and one credit committee position. Nominations remain open until 4:30 p.m. on Friday, March 10, 2023. Additional nominations may be made from the floor at the general meeting scheduled for Tuesday, March 21, 2023.

Nomination forms can be picked up at the CU office or will be mailed upon request.

Election by membership will take place at the annual meeting.

It's the start of a brand new year! Are you ready? What about your finances? Are you too caught up in the hustle and bustle to know where you stand?

Try our foolproof 5 step system:

1. Open a draft account
2. Enroll in home banking
3. Sign up for direct deposit
4. Come in for an instant debit card
5. Apply for our new unLOCK loan

These tools will make managing your account(s) much more efficient. Give us a call or stop by with any questions. Happy 2023!

SAVE THE DATE

87th Annual Meeting

JOIN US! Tuesday, MARCH 21, 2023

Doors open at 4 pm



YES!

by Friday,
March 10th

Food starts
at 4:45 pm

SEAN PATRICK'S
3480 Millersport Hwy.
Getzville, NY 14068

Brief meeting to follow
Prizes end the evening

MEMBER COST \$10



KTFCU
Kenmore Teachers
Federal Credit Union
SINCE 1935

Tickets go on sale Feb. 15th online & at KTFCU.

Note: Money will be refunded if COVID mandated.

How we can help you financially \$urvive 2023

We all know it's the start of a brand new year and we all have hope for better financial times. Everyone's budget is getting tougher to manage. Here are some of our products that will help keep you from accumulating more debt and worry. If we all stick to our plan and think twice before taking out our debit or credit card, we'll be able to clean up some of our current debt and save for essential household items and services.

This is all easier said than done! Our good intentions weaken as inflation continues and the unexpected comes our way. Understanding this, we stand strong with our newest products along with our member favorites to get through this difficult time....together. Just give us a call or apply online. Our financial tools are here for YOU!

What one member likes about our new website

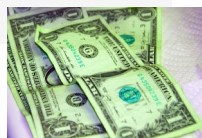
Robert L.
-member 16 years

"The new loan form is so easy to use. Plus, I liked getting the instant confirmation. I even received an email once it was in process."



Helping children in the local community

Thank you to all members who helped us raise \$500 this past October for Ken-Ton Closet. Have any outgrown children's clothing taking up needed space? They are always in need of gently-used, clean items. Please see their Facebook page for more info on events and collections.



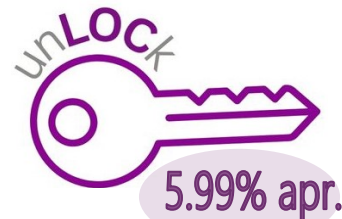
New unLOCK Line-of-Credit

Plain and simple... it's a plan to pay off higher-interest debt. With it's line-of-credit, you use the money as you need it. No expiration date. No teaser rate. One affordable monthly payment.

Our Hidden Gem Once your monthly balance on a high-rate credit card starts stealing back your reward with endless payments, it's time to switch to something you can depend on...our **low, fixed rate VISA credit card.**

New NEST Savings Account

Just like your favorite cookies, put some cash in a harder to reach place. Keeping it in a separate account helps avoid impulsive withdrawals. Making small, scheduled deposits will help you reach your set goal at your own affordable pace. Once you reach your goal, your account stays open for your next planned expense.



Our popular
9.5% apr.



Fixed Rate Credit Card



Reach your goals
on your own terms

KENTEACHFCU.COM

Phone: 716-877-1630

Fax: 716-877-6456

Toll Free # 877-583-2848 (KTFCU4U)

General Inquires:

memberservice@kenteachfcu.com

Office & Drive Thru Hours

M-F 9:30 am—4:30 pm

Holiday Closings

Mon., Jan. 16th - MLK Jr. Day

Mon., Feb. 20th - Presidents' Day

Fri., April 7th - Good Friday

Keep in Touch

It's Worth Repeating

Please CALL FIRST before giving your account numbers to a new tax preparer or if you had a problem last year. Incorrect numbers DELAY your money to your KTFCU account.



Some things we only share on Facebook.
Follow Us at KTFCU.