



We're your KTFCU!

January 2024

### Cheryl's Two Cents

Here we are at the end of another successful year at your Credit Union. As always, we owe that success to our very loyal members. Your constant trust in us lets us know that we do make a difference in your lives. We look forward to continuing this relationship into next year and for many years to come. On behalf of the Staff and all the Volunteers at the Credit Union, I wish you a very safe and Happy New Year. We'll see you in 2024!

### Quick Highlights

- **MARK YOUR CALENDAR!** Annual Meeting Date- Monday, March 18th at Sean Patrick's-Join Us!
- **New Home Banking Feature**-Schedule your transfer.
- **Keep In-the-Know**- Email sign-up form available soon on our homepage.
- **New Product Launch-FedNow** happening this quarter.
- **Reminder**- Call the office for correct account numbers if you are unsure before filing your tax return.

Our annual meeting is a yearly event many members have enjoyed year after year. If you have never attended, we hope you consider it this year. The food is great. The prizes are unique and relaxing is what we all need to do. We hope to CU there!

SAVE THE DATE

## 88th Annual Meeting

Monday, March 18, 2024

Tickets go on sale Feb. 20th online and at KTFCU.



MEMBER COST \$15

### SEAN PATRICK'S

3480 Millersport Hwy.  
Getzville, NY 14068



by FRIDAY, MARCH 8TH

Doors open 4:00 pm  
Food starts at 4:45 pm

Brief meeting to follow dinner.  
Prizes end the evening.

### New Service Ahead



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

### CD SPECIALS – Limited Time

**3.75%** apy. \$5,000 min.    **4.00%** apy. \$10,000 min.

Earn a great interest rate for 12 months.  
Lock in Soon. Just visit, email or call us.

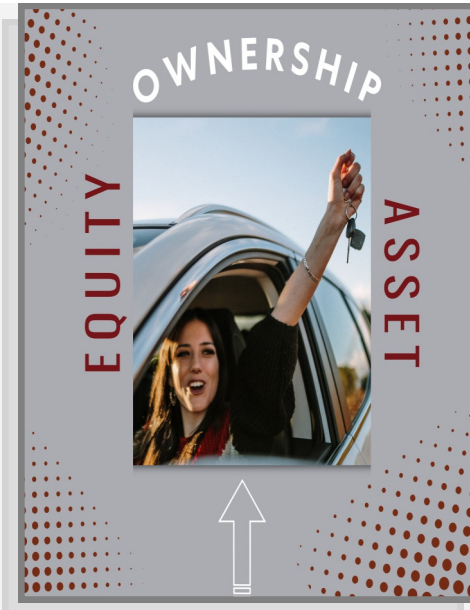
Missing out on our Money-Saving emails? Watch for our sign-up form on our homepage.

## It's a BIG Decision in a Changing Market

### Car Shopping this Year?

Planning ahead is always the best financial option. Once you are nearing the end of your contract, 60 days or so, call for your payoff. Then let us help you calculate the current value of the vehicle. Once you know your buyout cost or value allowance, get preapproved online with KTFUCU. Shop confidently with a great rate and affordable payment.

**KTFUCU Bonus:** If you ever fall on hard times, we'll rework your loan during your life's unexpected bumps in the road.



### Leasing?

Just like you are an owner of KTFUCU through your membership, why not own your leased vehicle instead of maintaining a continual financial liability? Take advantage of all the equity you've accumulated and use it as your down payment. With our low rates, you'll have an affordable monthly payment and the reward of turning your liability into an asset. Later on with your next trade-in, you'll have all the money you need to afford to drive an upgraded, dependable vehicle. Just give us a call. We keep it simple.

### Coming this Summer! TEXTING

What can this new service do for you? Keep you up to the minute on the latest you need to know about your accounts, security, and other time-sensitive issues. Watch your inbox and our website's What's New for updates. We are hoping to launch mid-summer since texting will be the quickest way for members to be instantly updated during such a busy time of year.

### Things Change, but NEVER This.

As a new year arrives, we all look forward to a fresh start—a redo and maybe the chance of actually getting those things done we've planned for so long, plus some new adventures. Just want to let you know how lucky we feel to assist you year after year—all while getting to know you and your family members. We realize you have a choice. Thanks for choosing us!



Keeping in Touch

### Hate Needing to Remember to Transfer Funds?

You'll love this. You can now schedule your transfer in home banking. No worries about forgetting. Bonus, schedule after you know a future deposit is coming your way.

**Thinking about a loan? Think of us!** We continue to help fellow members affordably have the money they need.

**Device Running Out of Space?** If you still have our old Remote Deposit Capture (RDC) app – KTFUCUOnTheGo – on your device, delete it. All you need is our new app – **KTFUCU**.

Website: [kenteachfcu.com](http://kenteachfcu.com)

Phone: 716-877-1630

Fax: 716-877-6456

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

General Inquires: [memberservice@kenteachfcu.com](mailto:memberservice@kenteachfcu.com)

### Office & Drive-Thru Hours

M-F 9:30 am — 4:30 pm

### Office will be Closed:

Monday, January 15th — MLK. Jr. Day

Monday, February 19th — Presidents' Day

Friday, March 29th — Good Friday

Follow us at **KTFUCU**

Some things we only share on Facebook.



**Personally Connected. Professionally Served.**