



We're your KTFCU

January 2025

## Cheryl's Two Cents

### Quick Highlights

- **MARK YOUR CALENDAR!** Annual Meeting Date- Wednesday, March 19th at Sean Patrick's-Join Us!
- **UNSURE OF YOUR ACCOUNT NUMBER?** Avoid refund delay. Call us before filing your taxes.
- **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.
- **NEW PRODUCT-** FedNow happening this quarter.

### New Service Ahead



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

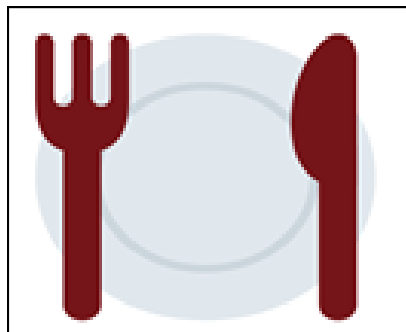
## A Brand New Year!

In 2025, technology will continue to change. One on one communication with in-person meetings will also continue to diminish. As a refreshing difference to remote interactions, we remain a constant source providing local, not for profit, member-based service – old school, as they say. Just as our logo proudly states “Since 1935”, it’s been our goal to provide each member with personal, face-to-face service for a very long time. Our mission has always centered on meeting the continual needs of our KTFCU family. While 89 years have gone by, in 2025, we still remain committed to providing the best in financial services and products with a smile, handshake, best wishes and commitment to outstanding personal service for each and every member.

On behalf of everyone at the Credit Union, we wish you and yours a wonderful, healthy and financially secure new year!

## IT'S ANNUAL MEETING TIME

Many things have changed post-Covid, but not the enjoyment of our get together year after year. If you have never attended, we hope you consider it this year. The food is great and prizes are unique. Plus, socializing with credit union friends and acquaintances in a face-to-face environment is the best for our overall well-being. As a KTFCU owner, your voice is important in guiding us to know the ever-changing financial needs of our overall membership. Hope to CU there and get to know you better. Join us for a fun time!



**Member Cost \$15**

**SAVE THE DATE**  
**89th Annual Meeting**

**WEDNESDAY, MARCH 19, 2025**

**SEAN PATRICK'S**

3480 Millersport Hwy. Getzville, NY 14068

**RSVP by Friday, March 7th**



Tickets go on sale Feb 18th online and at KTFCU. Doors open at 4 pm. Food starts at 4:45 pm.

**CD SPECIALS/12 Month Rates - 3.75% apy. \$5,000 min. 4.00% apy. \$10,000 min. VISIT, CALL OR EMAIL.**

## We All Need Cash, but How Much? It's hard to tell in 2025.

Members are finding our Home Equity Line-of-Credit the answer. With a HELOC, you have the money you need when you need it and leave the rest for later. Sleep easier knowing you can pay your bills and have money waiting for you.

### Where to Start?

Calculate known expenses with high interest rates, money needed for upcoming quarterly/yearly bills, home repair/update expenses and finally the amount for a reasonable nest egg for the unexpected things in life.

### Advantages:

Pay interest only on the amount of money you use.  
\$10,000 up to \$150,000 depending on option chosen.  
Keep your low-rate credit cards open for short-term usage.

**EXTRA Bonus:** A Home Depot Gift Card up to \$250.

See our website for all our financing options.



## From One Member to Another

I recently called the credit union to inquire about my various educational loans I had outstanding for my children. I thought the best way to refinance was with a HE loan. Within 5 minutes of really listening to me and my concerns, I was told the better economic way to refinance was with unLOCK. I could consolidate at a lower rate, use what I needed, and have some cash left to use later. Plus, I only pay interest on the amount I use. It was easy. I am so glad I called. **Barbara J. – KTFCU member, 18 years**

## Challenge Met



A grand total of \$1,350 was raised during Member Appreciation Month. This included KTFCU's own contribution of \$500.

Thanks to everyone who helped make our challenge such a success. Please take a moment to visit their website to see all the ways we can all help our local school children.

## Always Here for YOU But...

We love to see all our members' smiling faces. We also love to know you are safe and sound during inclement weather.

Just a friendly reminder - Our night drop is available all times of the day and night. It is there not only for deposits but paperwork you might be required to get to us along with miscellaneous communication. If you drop something off that is urgent, just give us a call and let us know. We'll be happy to take care of it for you!



## This Year, Pay Yourself First You deserve it and need it.

Many members started their **NEST** Savings and have been able to de-stress with a getaway, self-care, leisure item, family day with memories to last a lifetime & more. You deserve it, too. Just give us a call or email us and we'll get you saving for some fun in the new year.

### Biweekly Savings Samples - January thru July

\$ 75 deduction -	\$ 1,050	\$ 150 deduction -	\$ 2,100
\$ 100 deduction -	\$ 1,400	\$ 200 deduction -	\$ 2,800

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

Phone: 716-877-1630

Fax: 716-877-6456

Toll Free: 1-877-583-2848 (KTFCU4U)

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 20th- Martin Luther King, Jr. Day

Monday, February 17th- Presidents' Day

Friday, April 18th- Good Friday

Follow us at **KTFCU**

Some things we only share on Facebook.



**Personally Connected. Professionally Served.**

Keeping in Touch