



Cheryl's Two Cents

Quick Highlights

- Free \$100 GAS CARD with every vehicle loan –See all our rates on our website. Give-away now thru Sept. 30th. Unlimited offer!
- Did you accept our challenge? See the latest.
- FREE HOME DEPOT Gift Card (up to \$250) with closed H/E loan. (Restrictions apply.)
- Traveling? Please let us know so we can flag your KTFCU debit/credit card(s).
- CD Specials –See details at “What’s New” on our website. Limited Time.

Getting a Loan is as easy as ...

1. APPLY online.
2. UPLOAD documents.
3. Make a convenient appointment and SIGN!

It's Summer Time – and the living is? Frantic? Frazzled? We prefer Relaxed. And, of course, Easy. We think you deserve a great summer which doesn't include spending time standing in line. As your Credit Union, our #1 goal is to provide you with products designed to make your summer-time life more manageable. Direct deposit to debit & credit cards, bill pay & remote deposit, or the ATM & home banking - our focus is your convenience. As you make plans for vacation and travel, be sure to let us know where you're going if you want to use either your debit or credit card. That will help ensure your transactions won't be declined. Also, taking advantage of e-statements is a great way to not be tied to your mailbox.

We've done the heavy lifting for you – it's up to you to make some great memories. We look forward to seeing the pictures! Have a wonderful and safe summer!

GIFT CARD GIVEAWAYS! FREE \$100 Gas Card with every Vehicle Loan

We want our members to get the best deal possible, especially when it comes to a dependable vehicle. We provide low rates, a variety of financing options, quick turnaround and great, personalized service.

Vehicles include ATVs, watercraft, snowmobiles, trailers, campers and more.

Buying out a lease is a very popular option. We are here to help you through the process and make sure you are paying the right price!



BONUS!

We are giving away a \$100 gas card with each approved vehicle loan now thru Sept. 30th. Offer unlimited.

Have more money in your wallet and gas in your tank.

- APPLY online.
- UPLOAD documents.
- Make a convenient appointment & SIGN!

Rates as low as 3.99% apr. An application can be held for an additional 30 days after approval.

Not shopping for yourself? Maybe you can help an eligible family member to apply and save each month.

Consider refinancing from another institution and save.

FREE Home Depot Gift Card with qualifying HE Loan

Members continue to choose KTFCU over other institutions for their home equity needs. Why? We make it fast, easy and convenient.

Our competitive rates and dedicated service will help you choose the option

that's best for YOU! PLUS, walk away with a **FREE Home Depot Gift Card— up to \$250**. Get approved for a mini, fixed or variable rate soon! Get those annoying house repairs/updates off your to do list.

See website for more details. Restrictions apply.

Call us and we'll be glad to get you started.

“ I couldn't believe the minimal paperwork required. I just uploaded my documents and before I knew it, I got my loan. “

-Justin M. (member, 8 years)



CATCH UP on your Reading

If you missed any of our past Board Briefs sent the third Wednesday of each month-you're in luck. Since this service is so popular, we have published them on our new website. Now you can refresh yourself on the many ways to safeguard your identity and accounts from current scams, identity theft and much more. When on our website, just go to What's New? - then Board Briefs.

NO PAYCHECK all Summer Long? Wishing for a Summertime Money Tree?

If you are a member who depended on a school district paycheck all year, or just always seem over budget for the summer months, here are a couple ways we can help.

1. **SUMMER Savings**-Open anytime. Money is transferred to your savings account annually on the first business day of July.
2. **NEST Savings**-Deposit anytime, withdraw anytime. A continual savings you control for whatever goal you need to meet.

Enroll Online- Open an account tab-sub account-club-to existing account. Stop by or call us . It just takes minutes.

Challenge Accepted

Last quarter we challenged members to pay down their debt. We are happy to report many have. We understand what a burden debt can be both financially and emotionally. Not having money when needed for a necessity or something even more disastrous and unexpected like car repairs or leaky pipes can really increase stress level. Getting rid of debt is essential but it's easier said than done-until now. We are here for YOU. That's why we created unLOCK-A tool for paying off your debt.

What exactly is unLOCK? unLOCK is a line-of-credit at a fixed, low interest rate that gives you the power to pay off or pay down the high-interest debts of your choice. You are in control. You plan your steps. You make it happen.

Where do I start? Review your current debt and decide the amount you need. Remember you can include a nest egg for emergencies. Apply online in minutes. Once you apply, you will receive an acknowledgment email that we are reviewing your request. Current, low interest rate is online under **RATES** tab.

How do I get the money and make payments? Once approved, you will be notified of your credit limit. You can transfer from your loan funds to your share or draft account using home banking. Set your goals and watch them happen. Your approved credit line will replenish with each monthly payment. No need to ever re-apply! Plus only make payment against the outstanding credit line used.



Low Interest Open-Ended Line-of-Credit Loan



Lessons to be Learned

Now is the best time to bring in young family members to start saving and learn the value of money. From opening a savings with allowance money to a draft account with debit card and before you know it, a first car loan. Time flies! A great way to teach lessons that last a lifetime. Who better to teach them? Acceptable ID: birth certificate, Social Security card, school ID with photo or driver's license/permit. \$5.00 is the minimum share/savings balance required to open an account.

Debit Card Limit Reminder (Note: 24 hr. period)

- \$1500 in purchases
- \$510 ATM cash withdrawals

KEEPING IN TOUCH

website: kenteachfcu.com

Phone: 716-877-1630

Fax: 716-877-6456

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

General Inquires:

memberservice@kenteachfcu.com

Regarding loans:

newloans@kenteachfcu.com

Office & Drive-Thru Hours

M-F 9:30 am — 4:30 pm

Office will be Closed:

July 4th - Independence Day

Sept. 4th - Labor Day

Oct. 9th -Columbus Day

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Some things we only share on Facebook.



Here for YOU