



Now Celebrating 89 Years

We're your KTFCU!

July 2024

Cheryl's Two Cents

Quick Highlights

- **FREE \$125 Gas Card** waiting for you. Read the details.
- **NEW SERVICES AHEAD**
FedNow -Have immediate access to your deposited money
TEXTING -Keep in touch instantly by cellphone
E-SIGNATURE -Sign off loans and forms online
- **FUN IN THE FALL**
 Our **19th Member Appreciation Day**- Thursday, Oct. 17th- A good old-fashioned cookout at KTFCU.
- **TRAVELING** with your KTFCU debit/VISA credit cards? Please let us know!

NEW

Earn More Interest

We just raised our Certificate of Deposit rates. 12 month term-Limited Time Only. Call or email us to lock in earnings.

4.00% apy. \$ 5,000 & up

4.25% apy. \$ 10,000 & up

Summertime! One of the best seasons in Western New York for outside adventures. You can digitally take US with you whenever and wherever the great weather may take YOU. Use our mobile banking app to monitor your balances, complete transfers or loan payments, pay your bills and make remote deposits into your account. Once your balance is set, use our debit card to access your account for purchases and cash when you need it. Running short of cash? Apply for our unLOCK loan and have flexible funds at your fingertips. Finally, keep track of all your activity with convenient e-statements – available the first business day of each month! All your needs met quickly and conveniently!

GAS GIVEAWAY FREE \$125 GAS CARD

With every vehicle loan now thru Sept. 30th
Includes boats, campers, trailers, ATVs and more
Rates as low as 5.49% apr.



Soon! MORE SERVICES TO HAVE YOUR MONEY WHEN YOU NEED IT.



Instant availability of your deposits

TEXTING

- keeps you in real-time about important communications
- quick and concise
- uses no internal storage space on your device



E-SIGNATURE



Watch your inbox for launches of our new services!

Nurturing a Healthy Money Mindset Starts Early.....

Once a year, credit unions across the U.S. celebrate Youth Month. At KTFCU, we like to celebrate *every* day. Teaching the next generation about money isn't just a lesson for the present, it's a lifelong investment in their future financial well being. It's proven that children made aware of finances on a regular basis are more inclined to budget, pay bills on time and avoid debt. We're here to help you be the best role model you can be.



Let's empower them together with the tools they need to navigate their future financial world. Summer is a great time to get kids involved in new ventures.



From the starting line... At a very early age, young minds observe and internalize adult attitudes and behaviors.

Here are a few effective tips:

- Introduce coin and dollar concepts very early.
- Lead by example explaining why you are doing something.
- Make financial decisions together to foster responsibility.
- Always encourage entrepreneurial thinking.
- Teach the value of giving back to the community.

At the finish line... Money stress is very real for young adults 18-26 and can cause negative emotions and poor health.

Ways to lessen their stress:

- Demonstrate short and long term savings.
- Set up a **50%** (necessities) -**20%** (savings/debt repayment) -**30%** (wants) budget guideline and review monthly results.
- Together....Discuss and plan, especially for the unexpected.

Power Up

Despite security protection built on cell phones, an attacker can gain access to your phone and spy on you.

Commons Signs of Unauthorized Activity:

- Screen lighting up when not in use.
- Device making sounds while in standby mode-clicking, beeping, high-pitched hum, pulsating static, etc.
- Unauthorized permissions and additional apps.
- Apps randomly opening/closing.



Best Ways to Avoid Cell Hacking:

- Properly log off with each application use.
- Use strong passwords. (8 character min.)
- Turn off Wi-Fi & Bluetooth when not using.
- Authorize software updates as quickly as possible.
- Avoid unsecure public Wi-Fi. Using a VPN enables a safe network connection.

Visit your carrier to ask if your cell is enabled with all the latest security protection provided including prompted software updates. Find out the latest on how to boost your device!

Smile on your Face

Money in our wallets when we need it always makes us smile. Just a reminder during these busy summer months that with KTFCU you can always be smiling. Remote Deposit Capture, online banking, night depository, a KTFCU debit card with surcharge-free Allpointnetwork ATMs, and, of course, your friendly staff are here to keep that smile on your face.

Keeping in Touch

Website: kenteachfcu.com

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

General Inquires: memberservice@kenteachfcu.com

Office & Drive-Thru Hours

M-F 9:30 am — 4:30 pm

Office will be Closed:

Thursday, July 4th—Independence Day

Monday, Sept. 2nd—Labor Day

Mon. Oct. 14th— Columbus Day/Indigenous Peoples Day

Follow us at **KTFCU**

Some things we only share on Facebook.



Personally Connected. Professionally Served.