



2265 Sheridan Drive Buffalo, NY 14223
website: kenteachfcu.com

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We're your KTFCU

Fall 2026

Cheryl's
Two Cents

Quick Highlights

CELEBRATING OUR MEMBERS

- **OCTOBER IS MEMBER APPRECIATION MONTH**
Win prizes! Enjoy a get together, giveaway & more.
- **SAVE THE DATE-**
Thurs. Oct. 15th
at KTFCU. Watch your inbox and our website for more details.
- **WHO CAN YOU INVITE?**
MEMBER DRIVE IS HERE.
\$25 Target Gift Card
with every referral in Oct. Unlimited.
- **TIME TO RESET AND SAVE**

Global Credit Union Stats

- 412 million members
- 3.8 trillion dollars
- 68,882 credit unions
- over 2,000 Board volunteers
- 176 years and going strong

Data taken from the World Council of Credit Unions-2026

TOGETHER WE SHARE MANY YEARS OF EXPERIENCE

You know we appreciate our members every month, but October is a little different. The Credit Union world celebrates International Credit Union Day on the 3rd Thursday of October each year. We think it's amazing that our members are part of the 412 million CU members around the world! We thank you for your membership each day but especially on this day. We encourage you to share your experiences with your family members and co-workers and we welcome them to become members, too. During this very special month, we thank you again for being the most important part of this Credit Union's success for the last 91 years!



SHARE **YOUR** KTFCU EXPERIENCE

A GIFT FOR A LIFETIME

GET A \$25 TARGET GIFT CARD WITH EVERY REFERRAL THRU 10/31.
NEW MEMBER GETS A CARD, TOO! THEY'LL LOVE YOU FOR IT.

WHO CAN YOU REFER? Siblings, children, grandchildren, aunts and uncles, District/BOCES/temp co-workers & more- For extended family membership, see eligibility on our website, give us a quick call or stop by. It's Unlimited.



OCTOBER IS MEMBER APPRECIATION MONTH

Stop by for

FALL FEST

Thursday, Oct. 15th
11 - 3:30 at KTFCU

FALL in for fresh cider, donut holes and more. Enter to win prizes of your choice! Grab your giveaway! Chat with friends!

BE ENTERED TO WIN a \$91 CASH PRIZE with each listed service you sign up for during October:

- Debit Card
- Direct Deposit
- Go Green
- Loan
- Share CD (new money)
- 9.5% apr. VISA credit card

Personally Connected. Professionally Served.

Rest. **RESET.** Recharge Yourself!

After a fast-paced summer, taking a pause has been proven to clear mental clutter. Resetting helps you make smarter, more confident choices for your life and your wallet.

Here are some tips to help you transition into fall with clarity and control:

- Revive your wellness habits**- Eat better. Socialize. Get outdoors. Create a sleep routine.
- Be spontaneous**- Do what makes you happy with people that make you happy.
- Set mini goals**- On your list or on your mind- Check it off.
- Factor in fun**- Mark your calendar. Look forward to it.
- Find **YOU** time**- You are important. You deserve a break. Even 5 minutes can do wonders.
- Keep your calendar practical**- Overloading causes loss of control and poor judgment.
- Prioritize**- Make daily to do lists. Only so much can get done in a day. Accept that!



Change Your Email? Let Us Know.

We hate for you to miss out on all the savings!

CONGRATS Scholarship Winners

Great News for KTFUCU. We not only had two \$500 scholarship winners, Hope Crusan ranked a perfect score on her essay. Dick Duquin, KTFUCU President, congratulated our winners with the KTFUCU awards. Wishing both members the best of luck!

Hope Crusan- recipient of \$500 KTFUCU award- She also won \$750 from the Tri-Chapter and \$1500 from NYCUA



Everdina Clinch-recipient of \$500 KTFUCU award



Watch our website and your inbox in November for our next scholarship opportunities.

Invest in Your Life with a **NEST** Savings

"Last summer my mom brought me to the CU to open a special account. She told me now that I turned 10 I had to start saving some of my allowance for things I'll want or need. I put away \$3 each week. When I signed up for

softball, I found out I needed to get a bunch of my own equipment. My parents said they would buy me what I needed. I could pay for the extra stuff with my savings. I was so happy I had \$156 in my account. I had what I needed and still have \$73 left for more stuff later. It's kind of exciting to have my own money and get things I want." - Mia W- member, 8 years

How is Your **NEST coming along?** If it's still on your list, give us a call or stop by. It's quick to start and quick to build up.



Keeping in Touch

Website: **kenteachfcu.com**

Phone: 716 - 877-1630

Fax: 716 -877-6456

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

General Inquires: memberservice@kenteachfcu.com

OFFICE & DRIVE-THRU HOURS

M-F 9:30 am - 4:30 pm

OFFICE WILL BE CLOSED

Monday, Oct. 12th- Columbus Day

Wednesday, Nov. 11th- Veterans Day

Thursday & Friday, Nov. 26th & 27th- Thanksgiving Holiday

Friday, Dec. 25th- Christmas Holiday

Friday, Jan. 1st- New Year's Day

Special Hours: Thurs. 12/24 9am – 12pm (Drive-thru only)

Thurs. 12/31- Open 9 am – 1 pm