



## Cheryl's Two Cents

## Quick Highlights

- **October is Member APPRECIATION MONTH –Win prizes!** Enjoy a free lunch, giveaway & more.
- **SAVE THE DATE!** Free Lunch-Oct. 19th
- We're matching up to \$500 in donations to help our District.
- **New-RDC Transfer Options-Have your \$ where you need it, when you need it.**
- **Loans! Loans! Loans!** We have both long-term and short-term loans at low interest rates. They're very popular!
- **New email address or district building?** Let us know ASAP.

### Something New!!

Deposit your money remotely right where you need it. No transferring later. See "What's New" on our website. Watch your emails for details.

Summer's end often brings a big increase of activity and an even bigger decrease of time. We can help with that! Many of our products and services are designed to allow members to conveniently and easily take care of their financial needs on their own schedule. Products like a draft account, debit card, home banking, remote deposit and unLOCK line-of-credit provide you with the flexibility to conduct your business when it's right for you. We encourage you to contact us or check out our website for more information.

Once again, October is Member Appreciation Month! Please take a minute to share all the benefits of membership with your families and co-workers. They'll thank you for it!

**We need your HELP!** Our membership grows through word of mouth. More members means more free services and the continual building of our future. Plus, you'll get a FREE Target gift card.

**October!**  
**is Member Appreciation Month**

Be entered to WIN an \$88 CASH Prize with each listed service you sign up for during October.

- Debit Card
- Direct Deposit
- Go Green
- Loan
- Follow us/Like us on Facebook

**FREE Lunch**  
Thurs. Oct. 19th at KTFCU  
11 am - 3:30 pm

Stop by for your freshly grilled Sahlen's hot dog, drink and dessert.  
Grab your Giveaway! Enter to win prizes!

**TARGET GIFT CARD GIVEAWAY**  
Refer a new member, get a FREE \$25 Target gift card

Invite an immediate or extended family member today. Meet a new district coworker? Invite them in on the savings. Unsure if someone is eligible? Give us a quick call.  
Offer is unlimited!

## From one member to another...

As summer was finally heading our way, I was happy yet already worried about how I was going to be able to pay all my bills and still have money left over for myself and my family to have some fun. I wanted us to get away without me having the guilt of using bill money to do it. I saw unLOCK offered at the credit union so I finally made the call. The staff answered my questions after really listening to what I was trying to accomplish. I wasn't put on endless hold or rushed. They made me feel like my problem was their problem. They genuinely understood and once they knew this was the right product for me, told me the steps to get started. I immediately applied online and my approved line-of-credit was deposited into my account of choice. I was able to pay my bills, know my scheduled unLOCK payment and still had money left in my account for emergencies. Best part is I only pay for the line-of-credit outstanding, not the amount I am approved for. I was able to really enjoy my vacation knowing I made the right financial decision for myself and my family. Next year we'll be planning a bigger trip. Don't miss making memories and enjoying yourself instead of worrying about your finances. If you are reading this and have a lot of debt that you are struggling to pay off, call your friendly credit union to help you too!

Dianne M-KTFCU member, 23 years



## 5.99%\* apr. until a zero balance

\* Rate subject to change.

## Your Money right where you need it



### Our New Remote Deposit Features

No need to transfer later. Deposit your money wherever you currently have account access—even club accounts.

**Automatic Enrollment** If you use our home banking app, you are now automatically enrolled for Remote Deposit with all its convenient options. From our website, just click on the RDC tab located under saving. Have a question, just call us. We'll get you started.

## We'll match your Kindness

Donate to Ken-Ton Closet during the month of October and you will be automatically entered to win our prize to be revealed. One entry per day. Plus, **KTFCU will match members' total contribution up to \$500.** Ken-Ton Closet provides free clothing, school supplies and toiletries to children in need living within the Village of Kenmore/Town of Tonawanda. Please see [kentoncloset.org](http://kentoncloset.org) for more info.



### Thinking about a loan? Think of us!

See our website for all our loan options.

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:

Thanksgiving holiday- Nov. 23rd & 24th

Christmas Holiday- Dec. 25th

New Year Day Observance-Jan. 1st

**Special Note**— Office will be open regular business hours on Friday, Dec. 29th.

Some things we only share on Facebook.

Follow us at **KTFCU**



Keeping in Touch

## Congrats! Scholarship Winners

Watch our website and your inbox in November for this year's scholarship opportunities!



Board of Directors President Dick Duquin presents KTFCU awards to Bridget Carr and Brayden Cox. Good luck on your educational endeavors.



Here for YOU