



Now Celebrating 89 Years

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We're your KTFCU!

October 2024

Cheryl's Two Cents

Quick Highlights

- **October is MEMBER APPRECIATION MONTH** –Win prizes! Enjoy a get together, giveaway & more.
- **SAVE THE DATE!** Thurs. Oct. 17th at KTFCU. Watch your inbox for more details.
- **CHALLENGE ON!** Join in on helping our community.
- **TIME TO REFILL?** Make your next plans happen with our NEST savings. Call us to attach to your current account.



Ken-Ton Closet Challenge!

We challenge members to beat last year's total donations of \$322. We will match up to \$500. Donate & be entered to win a \$125 VISA gift card now thru 10/31. See how this organization helps our local school children. Visit kentoncloset.org.

WELCOME TO MEMBER APPRECIATION MONTH!

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 estimated 400 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.

WE'D LOVE TO MEET THE REST OF YOUR FAMILY!

Refer immediate & extended family members soon! Keep your credit union around for future generations. Enjoy a FREE \$25 TARGET GIFT CARD with every referral.

October!

Celebrating 89 years!

October is Member Appreciation Month

Be entered to WIN an \$89 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
- Follow us/Like us on Facebook

FALL FEST
Thursday, Oct. 17th
11 - 3:30 at KTFCU

FALL in for fresh cider and donuts!
Enter to win prizes of your choice!
Grab your giveaway!
Chat with friends!

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 co-worker? Invite them in on the savings. Unsure if someone is eligible? Give us a quick call. Offer is unlimited.

From One Member to Another

When I was younger, I never had to worry about money – until I started working.

When my first car came into the picture, there were the unexpected expenses like gas and insurance and, unfortunately as it is with every car, a lot of incidentals. Soon I was not working for the fun things I wanted to do with my friends, but for life's necessities – like a reliable car to get to the job I needed. Ironically, to make the money for the fun things in life. I'm young. It should be fun, right?

Well, as I learned, life is not cheap and to always expect the unexpected. I never thought a credit union would take a chance on me for my first real car loan. But they did – gladly. They treated me with respect and made me feel like the adult that I am. I was important to them and so was my successful future. They explained how I could set up my payment online automatically since a late payment could affect my credit score for a long time. Knowing I was headed to college, they reminded me that almost all of their products and services could be applied for online without me ever needing to drive back to the office. Before I knew it, I had a debit card and I was able to stop wasting my hard-earned money on fees. Allpoint ATMs are easily located anywhere I'm traveling. I enrolled in home banking so I could monitor my spending. Remote Deposit let me deposit my checks 24/7. Perfect!

I wrote my story in hopes any one reading this could pass on what I have gratefully learned to another young person like myself – KTFUCU is the way to go! You could make their life a lot easier from the start, just like KTFUCU did for me. The credit union is such a convenience. I know they have my back and I realize now that "money smart" is just as important as "book smart".

Matthew N. – member, 5 years and counting...

On Their Road to Success...

Congrats!

2023-2024 Scholarship Winners



Each winner received a \$500 scholarship.

We wish them the best of luck in all their future endeavors.



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

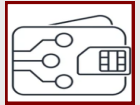


Personally Connected. Professionally Served.

AVOID the STRESS of these Situations

Unfortunately this summer, members lost their KTFUCU debit/credit cards and others forgot to pay their KTFUCU VISA on time. Panic!!

Reminder! Avoid the panic. Stop carrying your cards with you and download **eWallet** at your device's app store.



Use **ezCard.com** to make your payments online, on time, and even last minute.



BUILD YOUR NEST Customized to your needs, this Club makes it realistic to save for your goals. A quick addition to your current account. Just give us a call and we will get you set to save.

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. 14th- Columbus Day

Monday, Nov. 11th- Veterans Day

Thursday, Nov. 28th- Thanksgiving Holiday

Tues. & Weds.- Dec. 24th & 25th- Christmas Holiday

Wednesday, Jan. 1st- New Year's Day Observance

Special Note- LIMITED HOURS:

9am - 1pm -Fri., Nov 29th & Tues., Dec 31st

Keeping in Touch

Follow us on Facebook - KTFUCU

