

Now Celebrating 90 Years



KTFCU
Kenmore Teachers
Federal Credit Union
SINCE 1935

Kenmore Teachers Federal Credit Union

2265 Sheridan Drive Buffalo, NY 14223

website: kenteachfcu.com

FOLLOW US ON FACEBOOK/ **KTFCU**

We're your KTFCU!

October 2025

**Cheryl's
Two Cents**

Quick Highlights

CELEBRATING 90 YEARS

- **October is MEMBER APPRECIATION MONTH.**
Win prizes! Enjoy a get together, giveaway & more.
- **SAVE THE DATE-
Thurs. Oct. 16th**
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.
- **CHALLENGE ON! LET'S
BEAT LAST YEAR.**
Join in on helping our
community.

Ken-Ton Closet CHALLENGE IS ON!

Together last year, we donated \$1,350. We challenge members to beat that! KTFCU will again 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 and ways you can help. Visit kentoncloset.org.

Join Us in Celebrating Y-O-U-R Credit Union!

1935 – What a year it was! *Mutiny on the Bounty* was voted Best Picture and the “King” – Elvis Presley was born. Gasoline cost \$0.19 and the first parking meter was installed. “Cheek to Cheek” by Fred Astaire was the #1 song and canned beer was invented. All of these facts have one thing in common – they all are 90 years old right now! You know what else is 90 this year? Your favorite Credit Union! 90 years ago, a group of educators in the Kenmore-Town of Tonawanda School District learned about Credit Unions rise in popularity and took steps to obtain a charter to form what is now Kenmore Teachers FCU.

We've come a long way and, as always, we thank you – our members, for our continuing success! See us in October for a very special Member Appreciation event! Watch your inbox and our website for details.

FREE \$25 TARGET GIFT CARD WITH EVERY REFERRAL THRU 10/31.

WE WOULD LOVE TO MEET YOUR SIBLINGS, UNCLES, AUNTS, COUSINS,
CHILDREN, GRANDCHILDREN, DISTRICT CO-WORKERS & MORE.

For extended family membership details, give us a quick call or stop by.
Unlimited offer.



October is MEMBER APPRECIATION Month

Stop by for

FALL FEST

Thursday, Oct. 16th
11 - 3:30 at KTFCU



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

GRAB YOUR 90 YEARS CELEBRATION GIVEAWAY!

**BE ENTERED TO WIN a \$90 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

MISSING OUT ON OUR NEWS? CHANGE YOUR EMAIL? Let us know!

For 90 Years, our Members Keep our Foundation Strong

Credit unions originated in Europe as not-for-profit financial cooperatives during periods of economic hardship such as crop failures, famine and depression. The goal was to pool resources to provide low-cost credit and an escape from high-interest banks and loan sharks. A safe place to save and access loans when traditional banks were failing or unwilling to lend. Early credit unions served specific communities which cultivated a sense of trust and understanding of circumstances. One of the first American credit unions was formed in 1934 at the Kraft Plant in Texas. The core principles still stand strong today: a democratic, member-elected Board focusing on lending, especially during difficult financial times. Today, over 85,000 credit unions in 118 countries stand united worldwide with the same original mission: People Helping People. That's 274 million members with 101 million in the US alone!

KTFCU was started in 1935 by a small group of District teachers. The first make-do office was a rent-free janitor's closet at what is now the Junior/Senior High School. From our first building on Highland, to our current location, we now proudly serve 3,798 members and counting. As it was then, still stands true today—Our membership grows mainly due to word-of-mouth referrals.

Why are YOU our biggest advantage in preserving our legacy? Statistically, people are more likely to trust a recommendation from a friend, family or coworker than any advertising. One new member at a time, referrals reinforce our strong foundation and future continued success.

As an KTFCU owner, your personal referrals extend:

- a "good fit" that fosters financial well-being for fellow family/members
- a mutual understanding of circumstances and experiences
- a bond of belonging, purpose and trust on a personal level



The strengthening of our current building's foundation.
-January 2016

Congrats!

2024-2025 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!



Sam W.



Aiden O.



Mathew Z.

WHO CAN YOU REFER?

Immediate and extended family along with District/BOCES/temp co-workers. Membership is a lifetime, no matter where you live or work. Call soon or see membership details on our website.



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

OFFICE & DRIVE-THRU HOURS

M-F 9:30 am — 4:30 pm

OFFICE WILL BE CLOSED

Monday, Oct. 13th- Columbus Day

Tuesday, Nov. 11th- Veterans Day

Thursday, Nov. 27th- Thanksgiving Holiday

Weds.- & Thurs. Dec. 24th & 25th- Christmas

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

Special Note- LIMITED HOURS:

9am - 1pm -Fri. Nov 28th & Weds. Dec 31st

Personally Connected. Professionally Served.

Follow us on Facebook - KTFCU

