

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

JULY 2025

CHERYL'S TWO CENTS

Quick Highlights

- **FREE \$125 GAS CARD** with every vehicle loan. See all our rates on our website. Giveaway now thru Sept. 30th.
- **FREE HOME DEPOT GIFT CARD** (up to \$250) with approved H/E loan. (Restrictions apply.)
- **TRAVELING?** -Let us know so we can flag your debit/credit card(s).
- **CD SPECIALS** -See details at "What's New" on our website.
- **SAVE A DATE** -Thursday, Oct. 16th -20th Annual Member Appreciation Day.

FedNow
INSTANT PAYMENTS
is here

GETTING A LOAN IS EASY!

1. APPLY online.
2. Upload income verification.
3. Once approved, sign at your convenience.



One of the best reasons to live in Western New York - Summer! Lots of sunshine, gentle breezes and a welcome sense of comfort that's hard to beat. I hate to bring a raincloud, but I need to share some very important information. We've been seeing an increase of member's credit union checks become fraudulently altered once they are dropped into the outside boxes at the Post Office on Highland Pkwy. The Tonawanda Chief of Police released an article about this on April 25, 2025. Pieces of mail are being stolen from the outside boxes, opened and the check details are being altered in a process called "check washing". We recommend that you use the mail drop box located inside the Post Office whenever possible to protect yourself. Also, be sure to check your monthly statements or your account to ensure your paper checks are being processed properly. Please notify us immediately if you find an error. You can read more about check washing in our monthly Board Brief which was published on Jan 18, 2023. Find it on our website under "What's New" and "Board Brief". (Articles published newest first.)

OUR POPULAR GIVEAWAY IS BACK! FREE \$125 Gas Card with every Vehicle Loan

We want our members to get the best deal possible, especially when vehicle shopping or buying out a lease.

CALL US FIRST - We know a vehicle payment is a big part of a monthly budget, especially now. That's why we will calculate the most current value of your vehicle, provide low interest rates and a variety of financing options.

Plus, we value your time. We provide an easy online application, quick turnaround and convenient pickup that works for your schedule. Get the personalized service you deserve!

Vehicles include ATVs, watercraft, snowmobiles, trailers, campers and more. Not shopping? Consider refinancing from another institution or recommending us to an immediate family member.

BONUS!

GAS CARD GIVEAWAY

FREE \$125 GAS CARD WITH EVERY VEHICLE LOAN NOW THROUGH SEPTEMBER 30TH.

VEHICLE LOAN SPECIAL

- NEW
- USED
- BUYOUT
- TRANSFER



Rates as low as 5.49% apr. **APPLY ONLINE!**
Includes watercraft, RVs, trailers, ATVs & more.
Certain restrictions apply.

I HIGHLY RECOMMEND KTFCU...

"I had been very hesitate to apply for a HE loan. I knew I really needed to get quite a few maintenance projects done on my home from the past winter's damage. When I finally called, I couldn't believe the minimal paperwork required. Sue explained my best option and I quickly applied online. I just uploaded my backup info and before I knew it, I was approved at a very competitive rate with an affordable payment. Now I don't have to worry when the next storm blows through. Plus, the FREE \$250 Home Depot Gift Card! I highly recommend calling." -Robert J. -loyal member, 14 years



HARD TIMES HARDER DECISIONS

With the cost of living continually rising, it's hard to keep up. Some of us will just keep pressing onward hoping relief will eventually come. Other members are more proactive and try to keep ahead of the situation. Either way, we all must get creative on how to get by with what we have-especially when life throws us curve balls again and again.

Our mission has always been to offer our members affordable financial options that will weather any storm. We strive to help before it's a sink or swim situation. No matter what your situation is, we're here for you. We can provide information on the products and services we offer and how these can help you reach your goals. Best of all, you will have "peace of mind". Our mission is for you to reach and maintain financial freedom.

SETTING YOU UP FOR SAVING SUCCESS

Running short on cash for getaways, birthdays, holidays and everything on your social calendar? Seem impossible to be able to afford it all? No more stash of cash left? We are all feeling the pinch.

Our special accounts are made just for that! Saving a routine amount on a regular basis can help you have what you need when you need it. Estimate the amount(s) and open these special accounts any-time.

Why Clubs Work?

- Saving small amounts over time becomes a good financial habit. Most people tend to make it routine.
- Planning ahead and creating an allowance is a good mindset to prevent overspending and reach goals.
- Setting up automatic deposits in a designated place avoids the temptation of impulse withdrawals.

How Can You Start Saving?

Call or email us and we can instantly attach any or all to your current account(s). Open online: account tab-sub account-club-to existing account. If you have multiple share accounts, you can save even more! Set up automatic deposits. Bring in cash/check. Transfer between accounts.

VACATION CLUB Money is transferred to your savings account annually on the first business day of July. Start saving again or transfer back to your club to meet your goal.

HOLIDAY CLUB Money is transferred to your savings account annually on the first business day of November. Start saving again or transfer back to your club to meet your goal.

NEST SAVINGS Withdraw anytime. A continual savings you customize and control for whatever goal you need to meet-short or long term. Reuse over and over automatically with no paperwork.

IMPORTANT!

How is your
Financial Health?



Make sure to read our three-part Financial Health Series. If you don't see our monthly communication in your inbox, third Wednesday of each month, update your email address with us. Also available on our website. -What's New? -Board Brief

DEBIT CARD LIMIT REMINDERS

Note: 24 hr. period

- \$1500 in purchases
- \$510 ATM cash withdrawals

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:

Friday, July 4th -Independence Day
Monday, Sept. 1st -Labor Day
Monday, Oct. 13th -Columbus Day

Follow us on Facebook /**KTFCU**
Some things we only share on Facebook.



KEEPING IN TOUCH



Low Interest Open-Ended Line-of-Credit Loan

**FIXED RATE
APPLY ONLINE**

-\$10,000 max. per member

Personally Connected. Professionally Served.