

Now Celebrating 90 Years

Kenmore Teachers Federal Credit Union

2265 Sheridan Drive Buffalo, NY 14223

website: kenteachfcu.com



KTFCU
Kenmore Teachers
Federal Credit Union
SINCE 1935

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We're your **KTFCU**

Spring 2026

Cheryl's Two Cents

Quick Highlights

- **Spring Cleaning?** Remember to check your credit report. Get yours free! See our website-other services tab. New calculations starting in 2026.
- **Car Shopping This Year?** We understand it's a big part of your monthly budget. See our affordable rates online. Get pre-approved. Shop stress-free.
- **Popular Giveaway** with every vehicle loan. Watch your inbox and our website for future details.
- **Did You Know?** We gladly extend free notary service. A quick call ahead helps us give you our immediate attention when you stop by.

Travel Alert

Avoid unnecessary stress! Once you make your plans, give us a call, stop by or email us online to submit a travel notice. Let us know your dates and current cell phone number. Help your KTFCU card(s) from being blocked.

Springtime is here and that means that Summer is just around the corner! We all certainly deserve to make our plans happen after such a long, cold Buffalo Winter!

We have the tools to keep you spending more time having fun this year and less time worrying about your finances! You can use our website to meet most of your financial needs – on your schedule. Apply for a loan, pay a bill, open another account, transfer funds, deposit a check or send us a message – all are possible! Let us help you help yourself – relaxation is on the way!



We have

GREAT HOME EQUITY & MORTGAGE OPTIONS

RATES ARE LOWERING!

Thinking about it? See our options online. Then give us a call. We keep it simple. Together, we will find the perfect low/no cost choice that works BEST FOR YOU.

Time to let your equity make things happen for YOU.

Get the Personal Attention You Deserve.



STILL! LOW CLOSING COST on a mini home equity-
Total cost is only **\$473*** for **\$30,000**. (6 year max.)

*Cost subject to change.



BONUS!



Our valued members receive a **FREE Home Depot Gift Card (up to \$250)** with every qualifying Home Equity Loan.

Powering You Up with the tools you need to keep financially fit in '26!

Keep the Power of Purchasing in Your Hands

Securing pre-approval for a loan is a smart financial move. Pre-approval shows you have taken the time to prepare your finances before making a large purchase. This degree of diligence is a significant aspect of responsible financial planning. When you're pre-approved, you control your budget and aren't susceptible to high pressure sales tactics. Your time is rewarded- better long-term financial outcomes that save you money over the life of your loan. Best of all, less stress means better overall health. **KTFCU vehicle loans can be pre-approved for 30 days. HE/Mortgage loan rates can be locked in for 30 days.** After this time, income is reverified.



New Credit Score Calculations in 2026



2026 will prove to be a transitional year for how lenders will evaluate borrowers. On-time payments, lower balances, long credit history, credit types-(installment/credit card/loan/mortgage, etc.), will continue to positively impact your score. New scoring models, which will include additional info such as rent, utilities and cell phone payment histories, will now allow lenders a wider range of financial behavior. Buy Now, Pay Later (BNPL)- are also being adopted in some scoring models where missed payments are considered. Over the next 5 years, significant integration of alternative data, and more widespread use of AI will allow lenders more daily details to analyze long-term creditworthiness.

What can you do now? Set up automatic monthly payments to avoid unforeseen late payments. Keep your credit card balances below 30% of available credit lines. Pay monthly balances in full whenever possible. Unfortunately, unlike your friendly credit union, loan sources don't consider the "person" applying. They just see the facts. It is in your best interest to review your credit report yearly, set goals for improvement and follow through on getting any wrong information off your permanent report.

You can request your FREE ANNUAL CREDIT REPORT on our website-(services-other member services-credit report). As scoring models will continue to evolve, it's best to do your best NOW!

Lets Make it 100 Years Plus!

Have a new member in your family? Relatives move back home? New District coworker? Invite them to start saving for a lifetime.

What's the Right Choice?

Keep up-to-date. Take a moment to read our newest series- Buy Now, Pay Later. Avoid the costly pitfalls of high-interest charges and snap financial decisions. (See our website's What's New- Board Brief) Watch your inbox every third Wednesday of the month for updates on trending consumer news, identity scams and more.

Cutting Costs=More FREE Services

Thanks to you, KTFCU is now spending much less for monthly statement printing and postage expense. Not green yet? Please call or email us. Go Green this Spring. YOU DO make a difference.

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, April 3rd— Good Friday

Monday, May 25th— Memorial Day

Friday, June 19th— Juneteenth Celebration

KEEPING IN TOUCH

Follow us at **KTFCU**

Some things we only share on Facebook.



Personally Connected. Professionally Served.