

Now Celebrating 90 Years

**Kenmore Teachers Federal Credit Union**

2265 Sheridan Drive Buffalo, NY 14223



Website: [kenteachfcu.com](http://kenteachfcu.com)

FOLLOW US ON FACEBOOK/ KTFCU

We're your KTFCU

SUMMER 2026

### CHERYL'S TWO CENTS

### Quick Highlights

#### FREE \$175 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 home equity loan. Restrictions apply.

#### TRAVELING?

Let us know so we can flag your KTFCU debit/credit card(s). Call or email us.

#### SAVE THE DATE!

Thursday, Oct. 22<sup>nd</sup>- Come celebrate our 21<sup>st</sup> Annual Member Appreciation Day at KTFCU.

**SUMMER STATE OF MIND**-We all have it. The highly anticipated warm days and bright sunshine ahead of us. Let's make this summer the one we don't let slip away without getting back to basic fun. It's the perfect time. With all our budgets a little tighter, let's find the kid in all of us. Remember when money wasn't needed to have fun? There are a lot of options out there. With a little planning and some good weather, let's all try to make this summer one we remember as a kid. Here's my two cents to help make it happen. Backyard movie night-dabble in the dirt and watch nature bloom-catch some fireflies-find a new BBQ recipe and have a cookout with the neighbors-enjoy your outdoor furniture as you catch the warm breeze-stop by your local farmer's market, walk around your town and support small business owners -catch a free outdoor concert-read that book you've been meaning to read-try a new flavor of ice cream-take a quick road trip to a nearby place you've been talking about exploring-volunteer in your community-walk a nearby trail-ride a bike-have a bite with a long, lost friend. So much to do for so little cash. And that's just the beginning of a good old-fashioned summertime. Check out online free event calendars. Make quality family and friends time happen. There are so many adventures awaiting if we just get back to basics. Find the kid in you and make priceless memories. It will make you smile!

## Our Gas Giveaway is BIGGER than Ever! FREE \$175 GAS CARD WITH EVERY VEHICLE LOAN



Restrictions apply.

New-Used-Buyout-Refinanced Rates as low as 5.49% apr.

Apply Online Soon  
Now thru Sept. 30th



Let us FUEL YOUR FUN!

Perfect for Summer!



FedNow helps you seize the season. Faster than an ACH deposit, have your cash available any day, any time, even on holidays. Sign up online-Direct Deposit and Fund Transfers-Choice #2.

### More than just cars...

### The Quick Switch is smart and easy.

We understand the challenges of sticking to a budget. Refinancing is always a great option. It can save you money month after month. A quick check of our rates can become a long-term financial advantage.

What interest rate are you paying for your boat, RV, ATV, camper & more?

## Tips for Vehicle Shopping Success

- ✓ **Timing is important.** Mondays and Tuesdays are typically slower days. The end of a month or a quarter end can also be best, as sales quotas must be met leading to better deals.
- ✓ **Know your trade in value.** Use multiple online tools to get current values. You could even call a dealership. The KTFCU has an online program to help members negotiate the best up-to-the-latest value and avoid getting a lowball offer.
- ✓ **Create a paper trail.** Write down all your notes and use to get the best deal. A salesman will be more willing to negotiate and get the sale before you leave.
- ✓ **Your best bargaining chip is preapproval.** Securing your financing tells the dealer you are definitely buying. A salesperson will want to seal the deal before you leave. It may also avoid you from paying a higher interest rate than deserved from their finance department.
- ✓ **Avoid focusing on the sticker price.** Instead, ask what the out-the-door cost will be-including taxes, administrative fees, registration costs, manufacturing fees, etc.
- ✓ **Ask about efficiency.** Know the cost for basic maintenance and general repairs. Consider gas cost, parts availability, etc.



### Unexpected CASH Waiting For You?

Who couldn't use some extra spending money during these long-awaited fun summer months? Here's a great way to cash in easily. Just takes a few minutes of your time. Go to [osc.ny.gov/unclaimed\\_funds](http://osc.ny.gov/unclaimed_funds) and enter the required information. This secure government site will search for any unclaimed funds considered abandoned property. Check for your check and/or your family members.



**5.99% apr.**  
**APPLY ONLINE**  
**\$10,000 max. per member**  
Rate subject to change.

## College Students, Take Us With You



We are not just your parents' credit union. We are here for you, whether staying in town or venturing out on your own. From our surcharge-free ATM debit card withdrawals, quick loan approval (even out-of-state) or our low-interest credit card, let us help take away your money worries. We are where you are. See your transactions online in real time. Transfer funds. Review your statements at your convenience. Less time worrying about your accounts means more time for you to focus on your education. Give us a call or stop by before that first day comes around. Sign up for our newest free service, FedNOW. Not only is it the fastest way to get your deposited money, it works 24/7-including holidays and weekends! Family members, pass on this great advice. They'll love you for it.

### Debit Card Limit Reminder (Note: 24 hr. period)

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

**KEEPING IN TOUCH**

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:

Monday, Sept. 7<sup>th</sup> -Labor Day

Monday, Oct. 12<sup>th</sup> -Columbus Day

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



**Personally Connected. Professionally Served.**