

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

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We're your KTFCU!

Winter 2026

Cheryl's Two Cents

Quick Highlights

Celebrating 90 Years

- **PERSONAL LOAN SALE**—
.90% off all personal
loan rates— 90 days only
- \$9,000 maximum—
APPLY ONLINE.
- **Join Us!** Annual Meeting
-March 24th- Tickets on
sale soon. Available online
and at the office.
- **Unsure of your
Account Number?**
Avoid tax refund delay.
Call us before filing.
- **Building our Legacy**—
Have you invited someone
to power up their finances
with all our perks? More
members = more FREE
services. See eligibility on
our website.

Thinking about a Loan?

Think of us! Last year alone, we provided over \$ 4.8 million in loan proceeds. Our low rates and easy process makes it work for your budget and busy life. See all your options on our website, then give us a call!

2026! The Year to Pay Yourself First

If you have a Summer Fund or Holiday Club with the Credit Union, you know the “where’s my money?” angst which can occur on the day we transfer the funds to your share account. Many times, you transfer back the funds on your own with home or mobile banking, or you call us to take care of it. In 2026, why wouldn’t you take the step to keep your funds where you want them? You can open a NEST account and earn the same dividend rate being paid on the Summer and Holiday Club accounts. And we 100% promise we won’t touch it! Check out our website to learn more about the NEST account and all our deposit options.

SAVE YOUR SEAT 90th Annual Meeting

Tuesday, March 24th, 2026



Tickets go on sale Feb. 23rd
online and at KTFCU.

SEAN PATRICK'S
3480 Millersport Hwy.
Getzville, NY 14068

Doors & Cash Bar open 4:00 pm
Dinner served at 4:45 pm



by Friday, March 13th

Prizes end the evening.

KICKING OFF THE NEW YEAR Celebrating 90 Years Serving our Membership



Restrictions apply.

PERSONAL LOAN SALE

Keep your finances manageable. Plus, have the extra time to figure out your best option.

.90 % OFF
all personal loan rates

90 DAYS
Jan. 1st thru March 31st

\$ 9,000
maximum allowance

7.10% apr. up to 12 months

7.35% apr. 13-36 months

7.60% apr. 37-60 months

2026 THE YEAR YOUR VEHICLE LEASE ENDS? LET US HELP YOU OWN IT AFFORDABLY.

FedNow– Faster Deposit than ACH

In 2025, credit unions proved to be a major participant of FedNow, offering their members the Federal Reserve's 24/7 instant payments program. We are happy to say KTFCU's members are very pleased with it's features. In today's economy, personal accounts may no longer have a healthy daily cushion to cover bills and unexpected expenses. Enroll soon. Have your money at hand. Avoid late fees, overdrafts and cancellations.

WHAT DOES THIS MEAN FOR YOU?

- No Waiting! Your money is instantly available.
- Receive notification as soon as your money is deposited.
- 24/7 delivery including weekends and holidays.
- Reduces fraud risk with it's high security.
- A totally free service that helps you avoid unexpected fees.
- Have less financial worry knowing your money is where it needs to be.

BONUS: Eliminates the stress of waiting for your money when emergencies and last minute funds are needed.

For more details-see our website (saving-direct deposit/three primary methods), call or stop by.



Happy Retirement Wishes to Sue Selby

We would like to thank Sue Selby for over 32 years of dedication and loyalty to KTFCU. Her professionalism and genuine kindness towards our members truly contributed to what our credit union is all about– a place that feels like home away from home. Her friendship, support and smiling face will be greatly missed. On behalf of the Board and staff, we wish Sue many fun and memorable days ahead. Congratulations!

Budgeting Trends for 2026

According to the majority of top financial service companies, 2026 consumers will be more disciplined and strategic about their finances.

Four Back-to-Basics Trends:

1. Direct depositing on a regular basis
2. Continuous and realistic budgeting
3. Expense tracking
4. Cutting back on non-essential spending

The number one priority will be building or strengthening an emergency fund. Direct depositing from paychecks is the proven key recommendation for achieving this financial goal.

KTFCU has various options available for your lifestyle that allows you to stay in control and maintain financial security.

Goes Hand in Hand

For most of us, January starts off with good intentions– especially concerning money. That's a good thing. It is proven that health benefits and financial wellness go hand in hand. People who are realistic about their finances have better sleep quality, a sense of control over their lives and better physical and mental well-being.

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, Jan. 19th– Martin Luther King, Jr. Day

Monday, Feb. 16th– Presidents' Day

Friday, April 3rd– Good Friday

Special Note– The KTFU office will be closing at 3 pm on Tuesday, March 24th, in order to attend our 90th Annual Meeting. We hope to see you there.

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Personally Connected. Professionally Served.