

Newsletter



Delivering Service Second to None!

Go Green

this
Spring

'Going Green' is a great idea for everyone - whether you are worried about climate change on the planet or about climate control in your car or home. There are a lot of ways that you and I can help with the environment and save money too.



Maximize the use of daylight. Use 'task lights' to illuminate only the area you need light. Turn off lights not needed.



Compact fluorescents bulbs are three to four times more efficient and save money over the life of the bulb.



A refrigerator built before 1993 is ripe for replacement with a newer, higher-efficiency model! Look for the Energy Star label.



Set back the thermostat. If you set a programmable thermostat 'back' (cooler in winter & warmer in summer) you can save even more.



Pick out the 'Greenest' vehicle that meets your needs and budget. Greener choices - from small vehicles to large - are becoming more popular. For the latest on hybrid and other green cars, check out the Department of Energy's Web site at energy.gov. *(And most are available in a variety of colors- even green!)*



Do an Audit! I realize that at 'Tax Time' that may not sound like a good thing to do but check it out. You can do a personal Energy Audit yourself or schedule an auditor to come to your home. Find out how you and your home are doing at saving energy, the environment and money! Visit the Department of Energy's Web site at energy.gov for more information about energy audits.

HYBRID
Autos Can Save you
Gas & Interest!

Qualified Hybrid vehicles
may be eligible for a
.5% rate reduction!

See your Loan Officer
for details.



KBR Heritage Federal Credit Union is ready to help with all of your "Going Green" projects - from home improvements, new appliances, new automobiles and even a new home. Give us a call today at 713/753-3022 or email creditunion@kbrhfcu.org for more information.

It's Tax Time too!
Look for the
link on our
web site at
www.kbrhfcu.org



Your credit union needs you. The board of directors at your credit union is made up of qualified, volunteer credit union members. Each year we need new volunteers to serve on our board.

As a member of our board, you can help shape the future of your credit union while using your skills to contribute to its mission.

Call today for more information and to learn what qualifications are necessary to volunteer.



Annual Meeting

March 31, 2009

Crowne Plaza Hotel

4:30 PM

Annual Reports

Elections

Refreshments

Door Prizes

President/CEO Mary Hawk

Board of Directors: Kathy Hancock, Paul Kramer, Don Ricketts, Bill Simister, Byron Smith, Bob Telschow and Glenn Wong

Supervisory Committee: Jackie Contello, Mike Fink, Pete Nielsen, Michael Tallman and Ray Yoder

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Awarded August 2008

**5 Star Rating
by**

Bauer Financial Inc.



Service ...

Second to None!



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government.

NCUA

National Credit Union Administration, a U.S. Government Agency