



KBR Heritage Federal Credit Union

Delivering Service Second to None!



January 2010
Newsletter



Is your New Year's Resolution to buy a new car?

Ours is to help you get it at a great rate!



0% financing really looks great but you really need to run the numbers before you sign the papers. Typically, only selected models are eligible for the plan and chances are the car you want is not on the list. And if your credit is not perfect, you probably won't qualify. It's a great marketing effort to get you excited about buying a new car. You go to the dealership, get the 'new car bug' and then discover you or the car does not qualify for the 0% program. To get the 0% you may need to buy a more expensive car than what you really wanted or needed. *That's not the way to start off the new year!*

KBR Heritage Federal Credit Union wants you to get the car that you want. To help you do that, we have rates as low as **4.9%!** No gimmicks. No Tricks. Just good, honest, fair rates and terms that fit your budget.

It's your choice.

You can select the payment terms that best fits your budget (up to 60 months for most new or preowned vehicles). How you pay is your option too- whether by check, payroll deduction or automatic transfers.

Know before you Go. Get your preapproval for the financing first. It's a quick and easy process and eliminates the numbers games the dealership may try to play with you.

Shop from your Recliner. Our affiliation with Dealer Select allows you to shop for the best price on your new Dream Car from the comfort of your living room recliner. No hassles. No problems.

Or time to take a closer look at your Credit Cards?



The Credit Card Reform Act has forced credit card companies to *rethink* their existing programs. Your mailbox is being stuffed with notices of changes about to happen to your existing credit card accounts.

Most notices are advising you of a change in the rates. If you pay off your account in full each month, this may have little or no impact on your account.

But if you are like most consumers, you carry a balance and these rate changes may have a tremendous impact on your finances.

What can you do about it? Consider pulling those credit cards together into one low rate account with KBR Heritage Federal Credit Union. Our MasterCard program offers you a great low rate of only 9.9% APR. You can easily transfer the balances of your other cards to your new MasterCard and without paying a balance transfer fee like most other cards charge! KBR Heritage FCU is here to help provide you with the products and services that you need and want and at the best rates and terms possible. Contact us today to get your new MasterCard account started by calling 713-753-3022 or emailing your request to creditunion@kbrhfcu.org.

*New Year
New Home!*



*Start with
CU Members Mortgage*

*Log on to
KBRHFCU.org*

*click on the
CU Members Mortgage
link*

*Mark Your
Calendar!
Annual Meeting
March 23, 2010*

*Time to make
your IRA
Contributions!*

Traditional or Roth,
they are both a great way
for you to save money
for your retirement.



Call 713-753-3022
to get your
IRA Account Opened today!

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

Email: CreditUnion@KBRHFCU.org

Website: WWW.KBRHFCU.ORG

Mailing Address: P O Box 4557
Houston, Texas 77210-4557

Physical Address 601 Jefferson
Houston Texas 77002

Phone: (713) 753-3022

Fax (713) 753-7575

Teller Line Audio Response
Toll Free 1-888-695-2786



Awarded August 2008

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