

Newsletter

Delivering Service Second to None!



Credit Union Economic Stimulus Program

Cash Incentives!
Factory Discounts!
Dealer Discounts!

These are just a few of the incentives that are available to Credit Union members! Dealerships are needing to move their inventory now! Making it a perfect time for you to buy a new auto! Stimulate your economic outlook by taking advantage of the factory & dealer incentives and the credit union's great low loan rates and you win even more!



*Factory/Dealer
Incentives and
the Credit
Union's rates as
low as 4.4% put
you on the
winning team!*

Do the Math! 0% financing isn't always a 'good deal' -- especially now that there are so many rebates and cash incentives available. Obviously, few consumers will actually qualify for the dealers 0% - *they do tell you that in the fine print!* Look how it compares to using the incentive money as part of your down payment!

Here's an example.

	Dealer	Credit Union
Sales Price	\$25,000	\$25,000
Dealer/Factory Rebates/Incentives	-0-	(\$2,500)
Trade In	(\$2,500)	(\$2,500)
Amount financed	\$22,500	\$20,000
APR for 48 mos.	0 %	4.4% *
Monthly payment	\$469	\$456
Interest	-0-	\$1,847
	\$22,500	\$21,847

* The 4.4% APR is available for 80% financing of the cost of the new vehicle for terms up to 60 months. Rebates, cash incentives and your trade-in may be used towards the remaining 20%.

Stimulate Your Finances!

Refinance and Lower your Mortgage Payment!

The economy is right for you to take another look at your home. *What is your current mortgage rate? Can you refinance it for a better rate? Do you want to stay where you are and improve your current home? Or are you ready to move?* Serious questions to consider.

Although the news media makes it sound impossible to get a mortgage in today's economic environment, it's business as usual at **KBR Heritage Federal Credit Union**. Even if you haven't thought about refinancing, here are three good reasons why it could be a smart move for you:

- * **To lower your interest rate.** Reducing your APR could save you a couple of hundred dollars each month! Think about what that would add up to in a year!
- * **Shorten the term of your loan.** If you're in a 30-year loan now, you might want to refinance to a 15 year loan so you'll be able to pay off the mortgage sooner.
- * **Refinance an adjustable-rate mortgage to a fixed-rate loan.** Take advantage of historically low rates and lock in at a rate you know will never go up. *That's a great peace of mind.*

Whatever you decide to do--- Refinance-- New Mortgage or a Home Equity Loan --- KBR Heritage Federal Credit Union has a loan program that will work for you! Call us today for more information!

**Home
Equity
Loans
as low as
4.75% APR**

Key Information to getting the Best Deals on Your New Vehicle

Visit KBR Heritage Federal Credit Union! Our loan officers can help you find the best deal and offer great rates and terms to meet your needs.

Get your next new auto 'Hassle Free' with Dealer Select's program at
www.123Car.com

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



Recharter August 2008

5 Star Rating
by
Nasdaq Financial Inc.

Annual Meeting

March 31, 2009

*Crowne Plaza Hotel
4:30 PM*

**Service ...
Second to None!**

