






## In the time it takes to make a bag of microwave popcorn you could



-  Pay your bills on line
-  Balance your accounts
-  Even get an online mortgage application approval!

*All at your fingertips with KBR Heritage Federal Credit Union*

## Butter, Salted or Plain

**It's your Choice!** Netbranch lets you choose the options you want today!

**Plain & Simple**-- you're only interested in looking at your balances and maybe take a look at the account history.

**Just a little more 'flavoring'**--

transfer money from savings to checking  
transfer money from checking to a credit union loan

**The Works!**

Pay your Bills online - utilities, credit cards, etc..  
Get reminder notices of when Bills are due  
E- Statements emailed directly to you each month!  
Reorder Checks  
Apply for loans - anytime from anywhere

Use as many of the services as you want! The more  
you use-- the more you'll enjoy the time you've saved!

**Life's too short.... Go ahead and get it all!**



### Mortgage Loan Approvals in Minutes

While you wait for your popcorn, you could be getting your mortgage loan application approved!

Online calculators let you run different financial scenarios to help you decide on the right loan for you!

Determine your payment with various terms and even get an estimate on the closing costs without leaving your home or office.

Take advantage of the KBR Heritage Federal Credit Union's Online Mortgage Approval Service. Visit our website and click on CU Members Mortgage link. Do it Today and Save!

No Application Fee  
(\$75. Value)

**PLUS**

\$100. off Closing Cost  
for Online Applications Only  
thru March 31, 2009

# Cleaning House?

## Shred - Don't just Toss



The beginning of a New Year is an excellent time to get rid of paperwork that has accumulated over the past year (or years!) The Better Business Bureau (BBB) warns that when it comes to reviewing and cleaning out financial records, failing to shred sensitive documents can put everyone at risk of ID theft.

Millions of Americans become victims of ID theft every year. Contrary to popular belief, only 12 percent of ID theft is perpetrated online. The vast majority of ID theft occurs when the thief has direct contact with the victim's personal information such as through a stolen or lost wallet or by rifling through the victim's mailbox or trash.

You can help prevent ID theft by **destroying** sensitive personal documents such as:

- \* Documents containing Social Security numbers, Birth dates, PINs or Passwords
- \* Leases, contracts or letters that contain signatures
- \* Preapproved Credit Card applications
- \* Medical or Dental bills
- \* Account Statements
- \* Used airline tickets
- \* Travel itineraries

**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

5 Star Rating  
by

Bauer Financial Inc.



*Service ...  
Second to None!*

