



KBR Heritage Federal Credit Union

Delivering Service Second to None!



July 2009
Newsletter

Looking For A New Home?



Great! It's a good time to buy! Our partnership with CUMembers Mortgage will help make it easy to get financing that's just right for you! Applying on line is easy. And we've got some great information that will help you all along the way. Check CU Members Mortgage - conveniently located on our home page! Simply log on to

WWW.KBRHFUCU.ORG

and click on the CU Members Mortgage link on the right hand side!

Vacation Time!




Summer Time means Vacation Time! And now, we're going to help you enjoy it more with a great 5.9% APR on all your MasterCard purchases between June 1 and August 31, 2009. Take advantage of the savings today! Enjoy the low rate that will continue on through *September 30, 2009*.



Please refer to the flyer in your KBR Heritage Federal Credit Union MasterCard statement for details or contact a representative at the Credit Union.

Safe, Sound & Secure



Your savings are federally insured to at least \$250,000 on regular accounts and separately insured for up to \$250,000 for IRAs. Not one penny of insured savings has ever been lost by a member of a federally insured credit union. To see how NCUA insurance applies to you, go to the NCUA Insurance Estimator at

<http://webapps.ncua.gov/ins>

Are You Ready?

Because we care... we want you to be prepared. There are some great tools to help you keep yourself and your family safe. Check out the sites on page 2.



Be Prepared

We learned a lot from our experiences with Hurricane Ike in 2008. And whether you stayed or evacuated, had a little or a lot of damage, it was an experience that we will not soon forget. As much as you and I prepared, we soon learned that..

- * *You just can't think of everything.*
- * *Some things are simply out of our control.*
- * *And most importantly, we can not be prepared enough.*

Access to your KBR Heritage Federal Credit Union Account from almost anywhere!

WWW.ONESTORM.COM

OneStorm is a free tool to make hurricane planning as simple and painless as possible. It helps families prepare and know what to do if a storm threatens your home. You build a personalized plan (takes about 20 mins). It's an interactive program, asking questions that will help insure that you're prepared as much as possible. You'll check off items that you already have and it'll provide you with a customized shopping list of things you still need.

American Red Cross
<http://www.redcross.org>

National Hurricane Center
<http://www.nhc.noaa.gov>

Shared Branches - *Nationwide*

Rain or Shine, this should be in your favorites! We have 'Shared Branches' everywhere! These branch offices, called 'Service Centers' are located in literally 1000s of credit unions all across the nation. You can get cash, make withdrawals or deposits - even loan payments too! *Service Center branch offices are available for you to use anytime!*

WWW.CUSERVICECENTER.COM

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Awarded August 2008

5 Star Rating
by
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*Service ...
Second to None!*

