



KBR Heritage Federal Credit Union

Delivering Service Second to None!



July 2010

Newsletter



*Because You've got
better things to do with
your time than worry
about your checking
account balance.*

We make it easy for you to relax. Your checking account with the credit union gives you everything you need and want in your checking account.

Freedom

Enjoy the freedom of being able to access your account information from anywhere you have internet access - your home and even your phone.

Security

Stay a little longer, shop a little more. Protect your checking account with an overdraft line of credit loan. You can protect your checking account from any unplanned expenses with an automatic transfer from your savings account or from a personal line of credit overdraft protection loan.

Convenience

Are you taking advantage of all of the great products and services that your credit union checking account can give you? Take a look below and if you see something that you'd like more information on, please contact any of our friendly member service representatives.

- * *eStatements*
- * *Free Online Bill Pay*
- * *Online Banking*
- * *Overdraft Protection from Savings*
- * *Overdraft Protection from Loan*
- * *No Fee Accounts*

and so much more!

1000's of Locations.

With shared branching, credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in the KBR Heritage Federal Credit Union lobby.

Whether you are at work, home, or your favorite travel destination, access to 'your' credit union is always nearby.

- * *Deposits*
- * *Withdrawals*
- * *Transfers*
- * *Official Checks*
- * *Loan Payments*
- * *Money Orders, Travelers Cheques*
and more!

When visiting a shared branch, be sure and take your account # and a valid government issued photo ID with you.

Find the locations nearest you, where ever you are by logging on to

www.cuservicecenters.com



Credit Card Freedom is yours.

Freedom Value

No Annual Fee

No Cash Advance Fee

25 Day Grace Period on Purchases

Emergency Card Replacement

No Hidden Charges

9.9% APR



Your KBR Heritage Federal Credit Union Platinum MasterCard is a great money saver! It offers you a convenient and affordable way to make your shopping, entertainment and travel purchases with a great low rate and no hidden fees or service charges.

Apply for yours today!

Go to www.kbrhfcu.org and click on the MasterCard link.

President/CEO Mary Hawk

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

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

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2008 & 2009

5 Star Rating
by
Bauer Financial Inc.

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

