



# KBR Heritage Federal Credit Union

*Delivering Service Second to None!*



June 2009  
Newsletter

## It's A Big Hit!

## \$5000. 24 months

## 5.9%



You've worked hard all winter and deserve to have a great summer! We want to help make it as fun and enjoyable as possible. If you are thinking of a vacation get away or a backyard retreat, our Summer Loan Special can help make it happen! For a limited time, our Summer loan special offers you a great low rate of only 5.9% APR for up to \$5000.00

and you can take up to 24 months to repay. Need more money? Want longer terms? We can do that too! Not sure what is the best program for you? Come on in and visit with our Friendly Loan Professionals and we'll help you determine the best options for you!



## Get Your Mortgage Loan Approved in the time it takes to microwave your Popcorn!

Online calculators let you run different financial scenarios to help you determine just the right loan or refinancing option. You can figure out what you can afford, what your payment and interest would be with different terms and even get estimated closing costs - all from the comfort of your couch!

Applying on line is simple and fast - typically only about 15 minutes. Once you submit your application, you'll have an answer in approximately 3 minutes!

*To take advantage of our online Mortgage approval service, visit our web site at [www.KBRHFCU.org](http://www.KBRHFCU.org) and click on the CU Members Mortgage link.*

Summer Loan Special of \$5000. at 5.9% APR available from May 1, 2009 to September 30, 2009. Standard credit criteria applies. See Loan Officers for details.

As easy as  
**123Car.com**



Get a great deal on your  
next new auto with  
123CAR.com  
and great rates with  
KBR Heritage  
Federal Credit Union!

New Auto Rates as low as  
**4.4%**  
Now is the Time to put yourself in a  
New Auto!

*4.4% APR available for New Vehicle financing 80% with terms up to 60 months.*

*100 % financing available with terms up to 60 months at 5.9% APR.*

*Additional rates and terms are available. Visit our web site at*

*www.KBRHFCU.org or give us a call at 713/753-3022 for more information.*

**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 1-888-695-2785



**Awarded August 2008**

**5 Star Rating**  
by  
**Bauer Financial Inc.**

*Service ...  
Second to None!*

