



# KBR Heritage Federal Credit Union

*Delivering Service Second to None!*



June 2010  
Newsletter



# Easy

*....like Sunday mornings.*

# Easy

*e-Statements. Safe. Convenient.  
& Environmentally Friendly.*

Sign up today for e-statements and never worry again about when your statements will arrive. You can receive your statements electronically from home or while traveling for business or pleasure.



Start getting your credit union statements - both your savings & checking account statement and your MasterCard statement electronically. It's easy to set up and easy to use! And you'll be doing your part to help the environment too! *Going Green is easy!*

What are **You**  
doing this Summer?

Loan amounts up to **\$10,000.**

at only **5.9%** with terms up to **42 Months**

## Enjoy the summer more with a Vacation Loan!

*Hurry! This rate is available for a limited time!*



*Payment Example: \$10,000. for 42 months at 5.9% apr = monthly payments of \$264.09*

# *It's Time.*

*Time to do something for yourself. You work hard and deserve it! A 'Summer Time' loan from the credit union can provide you with so many opportunities.*

*Take a Vacation to be remembered for years!*

*Create the backyard of your dreams -- add an Outdoor Kitchen for the whole family to enjoy!*

*Upgrade! Is it time for new appliances? Is the carpet getting worn? Time for new flooring? Furniture? Take advantage of the low rates and improve the value of your home and your life too!*

*Apply today! It's easy. Quick. And painless too! Simply call or click! We're ready to help you get started today! Call 713/753-3022 and speak with a credit union representative, or Netbranch users can Click to submit an application.*



**President/CEO** Mary Hawk

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

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**5 Star Rating**  
by  
**Bauer Financial Inc.**  
2008 & 2009

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

