



KBR Heritage Federal Credit Union

Delivering Service Second to None!



September 2009
Newsletter

Are you Ready?

www.OneStorm.com

Hurricane Season is here again. We learned a lot from our experiences last year. And we've had a whole year to prepare. But did we? Good intentions don't help when you're searching the city trying to find bottled water, batteries and now gas! There are a lot of web sites that can help you get prepared. www.OneStorm.com offers an interactive online program to help you identify what you need, what you already have and what you need to go shopping for!

We have a link for you too! www.cuservicecenter.com - it's your link to getting access to your KBR Heritage Federal Credit Union account from wherever you are! Our partnership with credit unions across the country gives you easy access to your account while traveling for business, for pleasure and even while evacuating! We're your credit union. We care about you and your family. Please take a few moments to make sure that you're prepared. And let us know if there is anything we can do to help you prepare or recover.

www.CUServiceCenter.com

What is better than finding \$10 in your Jeans?



www.window.state.tx.us/up/

Finding \$20, \$30, \$100 or maybe even more! State law requires institutions to forward 'abandoned and unclaimed' property to the Texas Comptroller's office. The Comptroller's office holds the funds until the owner or legal heirs claim it. *Is the State holding your money?* They could be! 'Unclaimed' property is not just savings or checking accounts that have been forgotten. It includes checks, safety deposit boxes and more. A quick glance at some of the listings will show that many of the listings are checks! Refund checks for deposits, dividend checks, medical reimbursements and such. Typically, the checks were returned to the sender as undeliverable-- whether you moved or they simply had the wrong address, the sender received it back and sent it to the State. To find out if you have any 'lost' money, simply log on to www.window.state.tx.us/up/ and click on the "Search Unclaimed Property" button in the middle of your screen. You'll be asked to key in your last name, first and city. Try keying in as little as possible to get the most listings. Remember, if they couldn't deliver the check, they may not be able to spell your name correctly either! Also, look for family members, parents and grandparents and check maiden names too! And when you find something that looks like it could be you, click on the view details button. You can even process the claim form online too!

WWW.CUSERVICECENTER

1000's of Locations

Credit Union 'Service Centers' are located in various sister credit unions and can provide you access to your KBR Heritage Federal Credit Union accounts.

Get Cash.

*Make Deposits and Withdrawals-
even Loan Payments too!*

*Credit Union Shared
Branches are located all
across the U.S.
Find the one nearest you!*

President/CEO Mary Hawk

Board of Directors: Kathy Hancock, Paul Kraemer,
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

The Market is Down... **FRAUD is Up!**

KBRHFCU makes every effort to ensure that your financial information is safe and secure. Our online systems are monitored and constantly updated and we use multiple security layers and procedures. However, the security of your personal information does not rely on technology alone. Ultimately, when dealing with fraudulent activity, each of us has the responsibility to protect ourselves. Please help keep your sensitive financial information safe.

Common Fraud Activities

Text Message Scam Alert

"ALERT ! The Credit Union has deactivated your ATM-Debit- Card. To reactivate call 888-323-2313". KBR Heritage FCU will not text message you with a deactivation message. We know how much you rely on your debit card and if there was a problem with it, we would contact you directly by phone or mail.

Phone Phishing Scam Alert

"This is an automated message from KBR HFCU. There has been suspicious activity on your account". The voice messages are also automated requesting that the you enter sensitive information, account number, PIN, etc.

Of course, responding to these requests may result in the theft of your identity. Do NOT provide this information. Please feel free to contact us at 713-753-3022 if you have any questions or concerns about your accounts.



Awarded August 2008

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

*Service ...
Second to None!*

