



# UPDATE

KIRTLAND FEDERAL CREDIT UNION

[www.kirtlandfcu.org](http://www.kirtlandfcu.org)

MARCH 2010

## Use Your House to SAVE YOU MONEY

Now that's a twist! The truth is, you may have equity in your house that you can use to reduce your bills. Wouldn't it be a relief to:

- Consolidate several high interest loans into one, lower-rate loan
- Pay off expensive credit card balances,
- Create a fund that pays critical expenses in case you lose your job.

KFCU's home equity loans enable you to pull value out of your home to pay off those expensive bills hanging over your head.

Take a look at our Home Equity Lines of Credit that start at 5.25%APR\* or our Home Equity Loans that start at 6.25%APR\*. Call today!



\*APR=Annual Percentage Rate for 3/2010. APR is determined when application is processed based on applicant's credit history.

## Want to Earn \$5.00 in Two Minutes?

### And protect your identity and the environment, too?

You can accomplish all of the above by agreeing to receive your monthly statements through our e-statements program.



- Signing up takes two minutes, if you have an online banking account. Log in, choose "Preferences" from the column on the left side of the page. Choose "e-Statement Selection" from the list of options that appear. Finally, choose "Electronic" from the drop down menu. That's it!
- If you don't have online banking, sign up for it at [www.kirtlandfcu.org](http://www.kirtlandfcu.org). It only takes a few minutes. Then you can register for e-statements and receive all of the benefits mentioned above.
- If all of these procedures sound too complex, visit a branch or contact our call center at 254-4369 or 1-800-880-5328 and we'll take care of it for you.

Once you register for e-statements, you will receive \$5.00 in your share account within two weeks. On approximately the 5th of each month, you will receive an e-mail message telling you that your monthly statement is available for viewing through your online banking account. Your e-statement arrives several days before US Mail statements, which means you can check your account activity that much earlier.

***This offer is good only through March 31, so sign up today!***

## CALENDAR

■ **March 24, Wednesday**  
12:00 noon to 1:00 pm  
**"How to Finance Your New Home"**

**LUNCH-N-LEARN Seminar**  
Presented by Kris Jones, VP of Lending. Lunch provided to first 30 RSVPs. KFCU Education Center, 6440 Gibson SE. RSVP at [avp\\_pr@kirtlandfcu.org](mailto:avp_pr@kirtlandfcu.org) or call 254-4329.

## DID YOU KNOW?

**KFCU ANNUAL REPORT**  
Take a look at our 2009 annual report available on our web site. Learn how we work with our members to create a "virtuous circle" of value that benefits both KFCU and our members.

**MOBILE BANKING**  
Want to check your account while driving with a friend? Need to look at loan rates while waiting for a movie to begin? Soon, these options and more will be available through KFCU's mobile banking program. It's perfect for the member who is on the go.

**VIRTUOSO'S APPEARANCE**  
Starting March 15, you can view a screen shot of Virtuoso on our web page, which also will point out various attributes of our upcoming, online banking platform.

**THE GREAT MONEY RACE**  
Join this month-long scavenger hunt in which children and adults learn about various aspects of personal financial management. Hosted by the Airmen and Family Readiness Center on Kirtland Air Force Base, it takes place Feb. 21-March 21 on base, and offers prizes to those who complete the activities.



Learn more at:  
[www.kirtlandforcesupport.com/great%20money%20race%20afric.htm](http://www.kirtlandforcesupport.com/great%20money%20race%20afric.htm)



**LOCATIONS**  
• 6440 Gibson Blvd. SE  
• 8900 Montgomery Blvd. NE  
• 10200 Corrales Rd. NW  
• 3650 Sherman Ave. SE (KAFB)

**HOURS**  
• Mon-Thurs 9am-5pm, Fri 9am-6pm  
Sat 9am-3pm  
KAFB Base Branch, 3650 Sherman Ave.  
• Mon-Thurs 9am-4:30pm,  
Fri 8am-4:30pm, Closed Sat.

**REACH US**  
• Member Service: 505-254-4369 or 800-880-5328  
• Teller Phone: 505-254-4367 or 800-880-8277  
• Direct Extention Dialing: 505-254-7070  
• Loans by Phone 505-254-4368 or 800-732-2274  
• [www.kirtlandfcu.org](http://www.kirtlandfcu.org)