



# UPDATE

KIRTLAND FEDERAL CREDIT UNION

www.kirtlandfcu.org

JULY 2009

## SAVE MONEY NOW! KFCU Home Equity Line of Credit

With rates as low as

# 5.25% APR\*

- Upgrade or repair your home
- Consolidate your debt
- Make special purchases (new car, college tuition, medical expenses)

\*APR = Annual Percentage Rate.



Apply today at any KFCU Branch, or call  
**505-254-4369 or 1-800-880-5328**



Interest may be tax-deductible. All rates are variable and subject to change based on prime rate. APR determined when application is processed based on applicant's credit history. Rate shown for a Home Equity Line of Credit (HELOC) up to 80% loan to value.

### KIRTLAND FINANCIAL SERVICES ANNOUNCES

## KIRTLAND FINANCIAL SERVICES WELCOMES NEW BROKER/DEALER: LPL FINANCIAL

Kirtland Federal Credit Union and Kirtland Financial Services are excited to share some very positive news. Beginning July 6, 2009, we will begin a new service relationship with LPL Financial as the new broker/dealer for Kirtland Financial Services.

LPL Financial:

- Headquartered in San Diego, CA; Charlotte, NC; and Boston, MA
- Partners with more than 750 financial institutions in 49 states for over 15 years\*
- Has \$246.6 billion in assets under management\*

This new partnership will allow Kirtland Financial Services to offer access to a more complete array of financial services including stocks, bonds, mutual funds, managed accounts, annuities, insurance, state-of-the-art technology and unbiased investment research.

Kirtland Financial Services will continue to provide members of Kirtland Federal Credit Union with professional guidance and excellent service with LPL Financial. We believe our new association with LPL Financial will be an even better fit to help you improve your financial well being as we move into the future.

For more information or to schedule a complimentary consultation please call (505) 254-4363.

Securities and insurance products offered through LPL Financial and its affiliates, member FINRA/SIPC. Kirtland Federal Credit Union; not a registered broker/dealer, nor affiliated with LPL Financial.

\*as of 12/31/08

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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## CALENDAR

■ **July 4, Saturday**  
*Branches Closed for Independence Day*

■ **July 8, Wednesday**  
12:00 noon to 1:00 pm  
*"How to Bank Online"*

**LUNCH-N-LEARN Seminar**  
Lunch provided to first 30 RSVPs  
KFCU Education Center,  
6440 Gibson Blvd. SE  
RSVP at [www.kirtlandfcu.org](http://www.kirtlandfcu.org)  
or 254-4329.

■ **August 12, Wednesday**  
12:00 noon to 1:00 pm  
*"Invest For Success"*

**LUNCH-N-LEARN Seminar**  
Featuring Todd Trevino, VP,  
Kirtland Financial Services  
Lunch provided to first 30 RSVPs  
KFCU Education Center,  
6440 Gibson Blvd. SE  
RSVP at [www.kirtlandfcu.org](http://www.kirtlandfcu.org)  
or 254-4329.

## Did You Know?

### NCUA INSURANCE EXTENDED:

The \$250,000 insurance coverage provided to credit union members by the National Credit Union Share Insurance Fund (NCUSIF) has been extended to December 31, 2013. For more information, visit [www.ncua.gov](http://www.ncua.gov).

### BASE BRANCH BEING REMODELED:

We temporarily closed the Base Branch at 3650 Sherman Ave. SE for remodeling. In the meantime, please use the CU Anytime ATM on site or visit our Gibson Branch. We'll keep you posted on our progress!



**KIRTLAND**  
FEDERAL CREDIT UNION  
YOUR FINANCIAL BASE

#### 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 Extension Dialing: 505-254-7070
- Loans by Phone 505-254-4368 or 800-732-2274
- [www.kirtlandfcu.org](http://www.kirtlandfcu.org)