



UPDATE

KIRTLAND FEDERAL CREDIT UNION

www.kirtlandfcu.org

OCTOBER 2009

We're Lending Money!

Tell us what you need.

Auto, Motorcycle, RV Loans:

- Join the members who turned to KFCU for 1,750 auto loans this year.
- Rates start as low as 4.49% APR[†] for 48 months.

Mortgage Loans

- Join the hundreds of members who chose KFCU for mortgages this year.
- Fixed, no points rate of 5.453% APR* to own your own home.

Home Equity/Line of Credit

- Join the many members who chose KFCU for home equity loans this year.
- Rates as low as 5.25%APR^{†**}.

Give us a call or stop by and tell us how we can help you.

[†]Annual Percentage Rate for October 2009.

APR determined when application is processed based on applicant's credit history.

*Rate is for a 30/15 fixed rate mortgage, effective for 10/09.

Rate adjusts once after 15 years. KFCU does not sell this loan to another servicer.

**HELOC with maximum length of 180 months and loan-to-value ratio up to 80%



A MESSAGE FROM KIRTLAND FEDERAL CREDIT UNION

A KFCU MONEY-SAVER: Save Money, Clip Coupons.

Look at these sources for coupons:

NEWSPAPER: Every week, you will find printed coupons in your Sunday paper and in your mailbox. Also, your grocery store's cash register prints coupons. Saving \$300/year in coupons is like earning a \$350 bonus at work because you don't have to pay taxes on this money.

INTERNET: Hundreds of companies want to introduce you to their products. They make coupons available through a variety of online services, such as:

- www.coolsavings.com: Hundreds of coupons and free samples
- www.coupons.com: Over 125 printable coupons per day
- www.couponalbum.com: Lists hundreds of coupons and discounts for categories ranging from computers to automotive, and retailers including Amazon.com, Nordstrom, Apple Store, Toys R Us, WalMart and more.

SOCIAL MEDIA: By joining certain company fan pages on sites such as Facebook, you may periodically receive e-mail messages with free coupons. For example, fans of Starbucks receive online coupons they can redeem through their mobile phone.

AFFINITY CLUBS: Some stores, such as Borders Books and Macy's e-mail coupons for limited time specials. For example, Borders e-mails offers on Thursday that are valid only for the upcoming weekend.

Don't forget to deposit the money you save into your KFCU account.

CALENDAR

October 14, Wednesday

12:00 noon to 1:00 pm

"How to Protect Your Identity"

***LUNCH-N-LEARN Seminar**

Presented by Tara Hilton, KFCU AVP for Security.

November 18, Wednesday

12:00 noon to 1:00 pm

"How to Bank Online"

***LUNCH-N-LEARN Seminar**

Presented by Linda Mink, KFCU VP of Technology

***LUNCH-N-LEARN Seminars:**

Lunch provided to first 30 RSVPs
KFCU Education Center,
6440 Gibson SE
RSVP at www.kirtlandfcu.org
or call 254-4329.



DID YOU KNOW?

KFCU OFFERS DEPLOYMENT LOANS

Specifically designed for active-duty preparing to deploy, these unsecured (no collateral required) loans provide up to \$500 for the essentials you need before deployment. You can take up to 12 months to repay at a fixed 6% APR* (effective for October 2009).

*Annual Percentage Rate

KFCU PROVIDES "NO CREDIT HISTORY" LOANS

These "Start-Up Loans" are great for members who are working to establish credit. Requiring no collateral, Start-Up Loans provide up to \$1,000 with 18 months to repay. At the October 2009 interest rate, you would pay \$61.56/month for 18 months and, in the process, establish a good credit history.



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 Extention Dialing: 505-254-7070
- Loans by Phone 505-254-4368 or 800-732-2274
- www.kirtlandfcu.org