



# HEADS-UP

JULY 2010

KIRTLAND FEDERAL CREDIT UNION

## Mobile Banking & Text Banking at Kirtland Federal Credit Union

### Take advantage of technology to stay on top of your KFCU accounts

Now you can use your web-enabled mobile phone to monitor your accounts. If you're registered for home banking, go to [www.kirtlandfcu.org](http://www.kirtlandfcu.org) on your web-enabled phone and you'll be directed to log-in as you would on your PC. In just a minute or two, you'll be able to see your accounts, make transfers, and more!

If you want to monitor your KFCU accounts using texting, you can do that too. Go to <https://my.mshift.com/sms/kirtlandfcuinkpage.html> on your PC. Follow subsequent directions and you will be registered to text. The system will enable you to send text commands to learn your balances and your last three transactions.



Of course, you can always visit with a KFCU representative at a branch or you can contact us 24/7 through our member services department. See below for phone numbers.

## Car Sale July 15-18

KFCU is teaming with Larry H. Miller Chrysler Jeep Dodge to present a special auto sale Thursday, July 15 through Sunday, July 18. Visit the dealership to enjoy special pricing on new and used vehicles. Even better, get financing from KFCU starting as low as 3.24% APR\*. And KFCU members get to keep all Chrysler rebates.

Best of all, Larry H. Miller offers the following to members of the military:

- A pledge to match you only with affordable vehicles.
- Military rebates of \$500 when available.
- Shuttle service from Wyoming and Gibson gates on Saturday, July 17, 11 am to 5 pm.
- Call 877-473-0971 for pick up and your ride will arrive in 15 minutes.

Visit our web site at [www.kirtlandfcu.org](http://www.kirtlandfcu.org) or the Larry H. Miller site at [www.lhmdodgeabq.com](http://www.lhmdodgeabq.com) for more information.

\*APR=Annual Percentage Rate. Actual rate is determined from applicant's credit history.

## Our New Look

Our newsletter looks different. Not only is there a different layout and color scheme, but we have a new name! And, we now offer two pages of information. Our goal is to provide information that you will find useful for saving and earning money. From stories on sales and special interest rates to general information on saving money – this month we talk about spending less on summer travel – we look out for you.

Speaking of which...we created new branding that demonstrates how we look out for you. Using language that is familiar to airmen, our new billboards, print ads and Internet campaign will draw your attention to our products and the way we structure them to ensure your financial well-being.

We even tweaked our logo, slightly changing the colors and font, and aligning the words, so the overall appearance conveys our strength.

We hope you like these changes.

### REACH US

- Member Services - 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 800-239-8709

### LOCATIONS

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

### HOURS

#### City Branches

- Mon - Thurs 9am - 5pm, Fri 9am - 6pm, Sat 9am - 3pm
- KAFB Base Branch, 3650 Sherman Ave. SE
- Mon - Thurs 9am - 4.30pm, Fri 8am - 4.30pm, Sat closed



## Is Your Retirement Plan on Track?



Do you know how much you can expect to receive from Social Security in retirement, or from any pension plan you have? Or how much you need to save to make up the shortfall in your desired retirement income? Are you up-to-date on all the tax-favored retirement savings options? And are your retirement investments adequately diversified?

Whether your retirement is far off or just around the corner, now is the best time to get answers to all of these questions and to put your retirement plan on track.

For more information about retirement planning and personalized assistance,

Investment Products Are

Not FDIC/NCUA Insured	Not Bank/Credit Union Guaranteed	May Lose Value
Not Guaranteed by any Government Agency		Not a Bank/Credit Union Deposit

**Lunch & Learn**  
**How to Bank Online with KFCU**

Saturday, July 24  
 Noon to 1:00 pm  
 Kirtland Federal Credit Union  
 Education Center Room A  
 6440 Gibson Blvd. SE

Lunch served to first 30 RSVPs.  
 RSVP at [avp\\_pr@kirtlandfcu.org](mailto:avp_pr@kirtlandfcu.org)  
 or call 254-4329.

please contact Kirtland Financial Services at 254-4363 to set up an appointment.

*Securities and insurance products are offered through LPL Financial and its affiliates, member FINRA/SIPC. Kirtland Federal Credit Union and Kirtland Financial Services; Not registered broker/dealers, not affiliated with LPL Financial.*

## How to Save on Your Next Trip

With a little bit of research and preparation, you can have a great road trip without breaking the bank. One of the biggest expenses when leaving home is the need to eat out, which can cost up to \$40 per person per day (\$800 for a family of four travelling for five days).

An easy fix is to pack a cooler with food and drinks to eliminate the need to stop and pay for meals three times a day. Fill the cooler with ice for free at your motel every morning.

Lodging is another substantial expense. Plan ahead by researching prices and don't forget to ask for discounts that are not publically posted.



Try [www.hostelworld.com](http://www.hostelworld.com) and [www.travellerspoint.com](http://www.travellerspoint.com), two sites that find you budget hotels, hostels, and campgrounds in any city worldwide. If you are a bit adventurous, [www.hotwire.com](http://www.hotwire.com) will provide an inexpensive room at a nice hotel, but won't tell you the name and exact location

until you pay. Prior to paying, you can learn the approximate location and ensure that other qualities are to your liking. Save even more by asking if a AAA military, or AARP card will get you a discount. Usually these cards will get you at least 10% off.

If you are road tripping, try to drive your most fuel efficient vehicle and use [www.gasbuddy.com](http://www.gasbuddy.com) to research the lowest gas prices in the area. A few cents saved each time can really add up. The website [www.freetrip.com](http://www.freetrip.com) will tell you how to avoid toll roads and can also help you find budget accommodations.

Have a great trip!