



UPDATE

KIRTLAND FEDERAL CREDIT UNION

www.kirtlandfcu.org

JUNE 2009

CHOOSE THE BEST!

The KFCU Freedom of Choice VISA® Platinum Credit Card with your choice of three great benefit programs...

▶ LOW RATES OR

(View our rates online at www.kirtlandfcu.org)

▶ CASH REBATES OR

(Up to 1.25% on eligible purchases)

▶ PREMIUM REWARDS

(Vacations and other great merchandise)

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



A MESSAGE FROM KIRTLAND FINANCIAL SERVICES

INVESTMENT STRATEGIES FOR RETIREES

If you're retired, it's essential to brush-up on investing basics and follow time-tested investing principles.

For starters, review your portfolio to make sure it's adequately diversified. Your target investment mix depends on your financial goals, estimated life expectancy, overall financial situation, and tax bracket. Then, periodically rebalance your portfolio to maintain your target mix and to lock in your gains.

For more information about managing your investments in retirement, please contact Todd Trevino, Vice President, Kirtland Financial Services at (505) 254-4363.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR100420-875E

CALENDAR

■ **June 10, Wednesday**
12:00 noon to 1:00 pm
"How to Finance Your New Home"

LUNCH-N-LEARN Seminar

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

■ **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

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RSVP at www.kirtlandfcu.org
or call 254-4329

It's Time to Take it ONLINE!

Sign up for KFCU Online and enjoy the following benefits:

- View statements and cancelled checks in a secure environment...no more waiting for the mail
- Transfer funds between accounts...without having to visit a branch
- Purchase and fund Share Certificates, Order Checks or place a Stop Payment on a check...and so much more

Visit www.kirtlandfcu.org for more details.



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