

Spring 2010



901 South Courtland Avenue
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HOLIDAY HOURS

- * THE CREDIT UNION WILL BE CLOSED
- * **MONDAY MAY 31ST**
MEMORIAL DAY

KOKOMO HERITAGE ANNUAL MEETING NOTICE

The 2010 annual meeting will be held Saturday May 1st

Ibn Saud Grotto

150 South Reed Road

Kokomo, IN 46901

Sign in starts at 9:30 am

Meeting starts at 10:00 am

Door Prizes and refreshments

KOKOMO HERITAGE'S 2ND ANNUAL FAMILY RUMMAGE SALE

Following the great success of last year's rummage sale, we're going to do it again. The date for this year is Saturday July 17th from 9am until 3pm. We will begin to take names for booth space on June 1st. Like last year the booth size is 10 x 10 feet and you may sign up for 2 spaces.

Again this year there will be no charge for space and the credit union will pay for all advertising. Last year we had over 20 members take part, we estimate that we had about 700

people come to shop at the sale.

This year we are hoping to double the number of members that take part. We are also hoping to have an even larger turn out of people shopping. Most of all this year we are hoping for better weather. Those of you that participated or stopped by to shop will remember that we had rain until about noon.

So, remember to sign up in June because space will be limited and it will be on a first come first serve basis. Let's

make this year's Family Rummage Sale even better than last year! We look forward to seeing everyone there.



RED HOT DEALS IN JULY!

Once again for the entire month of July we will be having our **ANNUAL VEHICLE LOAN SPECIAL**. Your credit union will offer a very special loan rate for all new loans used to purchase a vehicle, or refinance a vehicle from another financial institution. The rates and terms will be so special we can't even announce them until July 1st. Look for more information in the coming months.

The nominating committee has placed the following names for consideration to fill the 3 available seats on the Board of Directors:

Bill May, Jim Ferrell, and Denny Stover to retain their seats for the next 3 year term.

If you would like to place your name into consideration for a seat on the Board of Directors, please contact Art at the credit union.

MAY WILL BE SKIP A PAYMENT MONTH. TO QUALIFY YOU MUST BE CURRENT ON YOUR LOAN AS OF YOUR APRIL PAYMENT. ONLY CONSUMER LOANS WILL BE ELIGIBLE. MORTGAGES, HOME EQUITY, AND VISA CAN NOT SKIP A PAYMENT WATCH FOR NOTIFICATION IN YOUR MAIL OR SPEAK TO A CREDIT UNION EMPLOYEE TO GET ADDITIONAL INFORMATION.

**REWARD
LOST MONEY**



RECEIVE $\frac{1}{2}$ % OFF OUR POSTED LOAN RATES
IF YOU REFINANCE A LOAN FROM ANOTHER FINANCIAL INSTITUTION
WITH KOKOMO HERITAGE FEDERAL CREDIT UNION
YOU WILL FIND EXTRA MONEY IN YOUR POCKET!

*SUBJECT TO STANDARD CREDIT POLICIES

**CURRENT LOAN RATES
BRING YOUR LOAN HOME TO YOUR CREDIT UNION!**

LOAN TYPE	MAX TERM	INTEREST RATE*
2009-10 VEHICLE	60 MONTHS	4.75%
	72 MONTHS	5.75%
2003-08 VEHICLE	60 MONTHS	5.25%
2002 VEHICLE	48 MONTHS	6.00%
2000-01 VEHICLE	36 MONTHS	7.00%
2009-10 BOATS/CYCLES	60 MONTHS	5.75%
	72 MONTHS	6.75%
2003-08 BOATS/CYCLES	60 MONTHS	6.25%
2002 BOATS/CYCLES	48 MONTHS	7.00%
2000-01 BOATS/CYCLES	36 MONTHS	8.00%
SIGNATURE	60 MONTHS	9.50%
PERSONAL SECURED	60 MONTHS	8.00%

*Best rates available to qualified borrowers actual rate and term may vary due to credit history. Rates and terms subject to change