

Kokomo Heritage Federal Credit Union

Spring 2011



901 South Courtland Avenue
Kokomo, Indiana 46901
765-457-8209
www.khfcu.com

HOLIDAY HOURS

- * THE CREDIT UNION WILL BE CLOSED
- * **FRIDAY APRIL 22ND**
GOOD FRIDAY
- * **MONDAY MAY 30TH**
MEMORIAL DAY

KOKOMO HERITAGE ANNUAL MEETING NOTICE

The 2011 annual meeting will be held Saturday May 7th

FOP Lodge #78

102 W Markland Avenue

Kokomo, IN 46901

Sign in starts at 9:30 am

Meeting starts at 10:00 am

Cash Door Prizes and refreshments

KOKOMO HERITAGE'S 3rd 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 June 25th from 9am until 1pm. We will begin to take names for booth space starting on May 15th. Like last year the booth size is 10 x 10 feet and you may sign up for 2 spaces.

no charge for space and the credit union will pay for all advertising. Last year we had over



June this year hoping for a little cooler weather. We have also shortened the sale hours since in the last two years it seems that people coming to shop slows greatly after noon.

So, remember to sign up starting May 15th 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.

Again this year there will be

30 members take part, we estimate that we had about 500 people come to shop at the sale.

We have moved the sale to

RITA IS RETIRING AFTER 40 YEARS!

After servicing the credit union and our members for 4 decades Rita Thompson has decided it's time for her to join her husband in retirement. She will be greatly missed at the credit union. On her last day with us, we would like everyone to stop into the credit union and help us wish her a long and happy retirement. Please stop by Friday April 29th for refreshments and to wish Rita well.

The nominating committee has placed the following names for consideration to fill the 2 available seats on the Board of Directors:

Joseph Anderson and Jerry Hoffmiester 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.

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.

CURRENT LOAN RATES

BRING YOUR LOAN HOME TO YOUR CREDIT UNION!

LOAN TYPE	MAX TERM	INTEREST RATE*
2010-11 VEHICLE	60 MONTHS	4.00%
	72 MONTHS	5.00%
2004-09 VEHICLE	60 MONTHS	4.50%
2003 VEHICLE	48 MONTHS	5.25%
2001-02 VEHICLE	36 MONTHS	6.25%
2010-11 BOATS/CYCLES	60 MONTHS	5.00%
	72 MONTHS	5.00%
2004-09 BOATS/CYCLES	60 MONTHS	5.50%
2003 BOATS/CYCLES	48 MONTHS	6.25%
2001-02 BOATS/CYCLES	36 MONTHS	7.25%
SIGNATURE	60 MONTHS	8.75%
PERSONAL SECURED	60 MONTHS	7.50%

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