

Drive to the Credit Union for Auto Financing

If you're in the market for a new car, come to the credit union for financing.

We typically offer a better option than a dealer because dealer financing often is for a shorter term, resulting in high payments.

If the dealer offers a rebate plan, consider taking that instead of its low-rate financing. Add the rebate to your down payment and apply for a credit union loan. The larger down payment will reduce the amount you need to finance.

Visit or call the credit union today to explore your auto financing options.



We're STILL Giving Away Money!

That's right! Bring in your vehicle loan from another financial institution and refinance it with Kerr County Federal Credit Union and we'll GIVE you \$50!!

\$50.00

See a loan officer today at any of our convenient branches for more details. With rates as low as 6.50%* it's a deal that'll put money in your pocket!

*apr=annual percentage rate. Special does not apply to existing KCFCU loans. Normal lending policies apply. Contact us for more information. Offer may be withdrawn at any time.

IRAs & Kerr County Federal Credit Union A Winning Combination!



You can invest in an individual retirement account (IRA) for just a few hundred dollars or less. Opening an IRA usually offers you a lower minimum deposit than if you invest in a taxable fund, such as a mutual fund. Nearly half of all mutual funds have a minimum initial investment of \$1,000 or less.

Even if you invest during a declining market; when prices eventually rise—which they are sure to do—you'll be glad you got your portfolio up and running.

Give your member service representative a call today for more information and rates.



**Friday, February 1st, 2008
2:00 pm - 6:00 pm
Main Branch Parking Lot
3700 Memorial Blvd.**

You've been doing business with us for a long time...why don't you come have some fun and get to know us? The Friday before Super Bowl Sunday we are having a Super Bowl Party at our main branch location. Our other locations will be closed for the party. There will be hot dogs, Dr. Pepper, popcorn and who knows what else! Everyone is invited and welcome to come party with us. We're kicking off Super Bowl Weekend with a bang...we hope to see you there!