



JULY 2008

## Auto Loans *MADE EASY*

There are lots of great vehicles out there. And there are lots of great options to choose from. But when it comes to financing your next vehicle, the choice is easy.



At Heritage Federal Credit Union, we make vehicle financing quick, convenient and hassle-free.

- You can apply in minutes – either by phone, in person, or simply by visiting our website at [www.heritagefedcu.org](http://www.heritagefedcu.org).
- We can pre-approve your loan – so you can shop with your financing already in place.
- We offer lots of payment options – we can set up automatic transfers, or you can use Home Banking to transfer your payment. Or, of course, you can pay by check!

Best of all, it's easy to know you're getting the best possible deal. After all, we're here to help your money go farther. Call or stop by today for a personal rate quote.



## SMART MOVES For Recent College Grads

Graduating from college is exciting, and the learning is not over yet! Here are a few simple tips that can ease you into the next stage of life:

- **Stay on top of your student loans.** Let your lender know if you have moved, and set up automatic payments to stay on schedule.
- **Watch your credit card debt.** The average college graduate has \$2,200 in credit card debt. You can save a lot of money by transferring high rate balances to our low-rate VISA Card.
- **Take advantage of your credit union membership.** Here at Heritage Federal Credit Union you'll pay lower loan rates and lower fees, while earning high rates on your savings. Call or stop by for details.

## Tips For Saving At The Pump

Is your wallet feeling the pinch at the gas pumps this year? Gasoline prices are at all time highs, and it looks like they might continue to set new records this summer. So here are some gas-saving tips:

**Slow down.** Every 5mph driven over 60mph will cost you about 20 cents per gallon.

**Keep your cool.** Avoid speeding, rapid acceleration, and sudden braking.

**Maintain your vehicle.** Keep your engine tuned up and check your air filters regularly.

**Check your tires.** Properly inflate each tire to maximize gas usage.



To learn more, visit [www.fueleconomy.gov](http://www.fueleconomy.gov).

## Steady Savings Accounts For Today's Shaky Market

Why take chances with your hard-earned money? Keep your savings right here at Heritage Federal Credit Union, and enjoy federal deposit insurance and solid rates.

In addition to regular savings accounts, we offer Money Market Accounts, Share Certificates and IRAs. We even have Pee Wee Penguin accounts available for our youngest members. We'll be happy to explain your choices, or you can visit [www.heritagefedcu.org](http://www.heritagefedcu.org) to learn more.

# Why Are Our Loan Rates SO LOW?

Other financial institutions are always looking for ways to make money. But here at Heritage Federal Credit Union, we're always looking for ways to help our members. We use our profits to keep our loan rates and fees as low as possible.

## Our auto loan rates are a GREAT example:

2007 to 2008:	From <b>4.99% APR*</b> (24 month term) to 6.99% APR* (72 month term)
2004 to 2006:	From <b>5.99% APR*</b> (24 month term) to 6.99% APR* (60 month term)
2001 to 2003:	From <b>6.99% APR*</b> (24 month term) to 7.99% APR* (48 month term)
2000 and older:	As low as <b>8.50% APR*</b> (24, 36 or 48 month term)

We also have a Summer Loan Special available through the end of September, 2008:

As low as **8.00% APR\***  
Borrow up to \$1,500 • 12-month term

Make the most of your credit union membership! Please think of us first whenever you need to borrow money.

\*APR = Annual Percentage Rate. Rates and terms subject to change without notice.

## A GIFT That's Sure To Please

If you have weddings, baby showers or graduation parties to attend this summer, you could wrestle with registry lists, wrack your brain for unique ideas ... OR simply come to the credit union for some VISA Gift Cards.

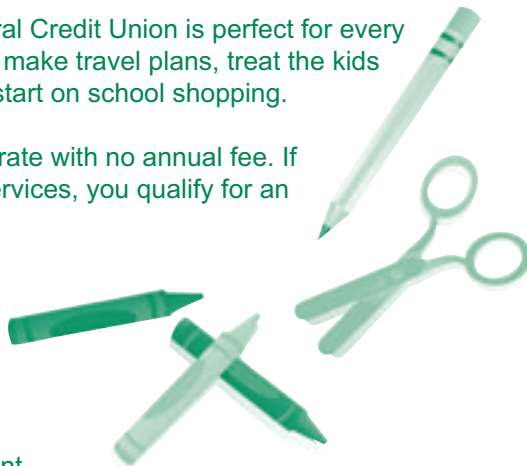
Everybody loves getting VISA Gift Cards, because they can be used at millions of locations all over the world. Just stop by, and we'll give you all the details.

## Use Your VISA Card For Summer Fun And Back-To-School Shopping

A VISA Card from Heritage Federal Credit Union is perfect for every season! There's no easier way to make travel plans, treat the kids to some new toys, or get a head start on school shopping.

Our VISA Card offers a low fixed rate with no annual fee. If you have three of the following services, you qualify for an even lower rate!

- Share Draft Checking
- ATM/Debit Card
- Direct Deposit
- Share Certificate
- Heritage FCU Loan



Apply for a new VISA Card account today, or ask us to increase your current limit to take advantage of your shopping power.



P.O. Box 3958  
2101 Yale Avenue  
Butte, Montana 59702-3958

(406) 723-5381  
Fax: (406) 782-4951  
Watts: 1-800-984-5381

### OFFICE HOURS

9 a.m. to 4:30 p.m.  
(Monday - Friday)

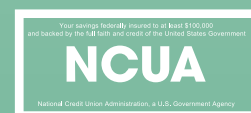
### DRIVE-UP

8 a.m. to 4:30 p.m.  
(Monday - Thursday)  
8 a.m. to 5:30 p.m.  
(Friday)

[www.heritagefedcu.org](http://www.heritagefedcu.org)

## Our ATM Is Now Up And Running!

You can now use our ATM located on the east side of the building, next to the drive-up.



AMERICA'S  
CREDIT UNIONS™  
Where people are worth more than money.™