

Gloucester County's Best Kept Secret!



# THE SENTINEL

The Newsletter For Members Of Fort Billings Federal Credit Union

April 2011



**Physical Address:**

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**Mailing Address:**

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**Lobby Hours:**

Mon., Tues., Wed., & Fri.  
8:00 AM to 4:30 PM  
Thursday  
8:00 AM to 6:30 PM

**Drive-Through Hours:**

Mon., Tues., Wed., & Fri.  
8:00 AM to 6:00 PM  
Thursday  
8:00 AM to 7:00 PM

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



Contact us to find out  
how you can enjoy the  
money saving products  
and convenient services  
your credit union  
has to offer.



## SATISFY YOUR BORROWING NEEDS THIS SPRING

### Spring Forward With Our Low Fixed Rate Home Equity Loans

With a credit union Home Equity Loan, you get rates as low as 4.99% APR\*, the same payment amount month to month and comfortable terms. And, there are no application fees or points to pay.

Homeowners, keep in mind that your home's equity can help you take care of home improvements, consolidate debt and pay for educational expenses and medical bills.



### More People Go With VISA!

Our VISA Credit Cards offer rates as low 8.99% APR\* and no balance transfer fees! You can also benefit from no annual fee, no minimum finance charge and no transaction fee for purchases. Put purchasing power in your wallet today!



### Used Vehicle Loans

We can pre-approve you for a pre-owned car, van, light truck, or SUV so you know exactly how much you can afford when you get to the dealership. We offer rates as low as 3.99% APR\*, terms up to 60 months and up to 100% financing.

Consider refinancing the Vehicle Loan you have with another lender with the credit union to see if we can offer you a lower monthly payment.

For a great deal on a used vehicle, check out Enterprise Car Sales. Experience no-haggle pricing. Every one of the 7,000

vehicles in stock undergoes a 109-point inspection and comes with a 12 month/12,000 mile Limited Powertrain Warranty and roadside assistance for one year. Go to [www.cuautodeals.com](http://www.cuautodeals.com) for more information.

### First Mortgages

With housing prices down and rates so low, it's the perfect time to buy a house or refinance an existing mortgage to save.

For more information or to apply today, give us a call at 1-800-426-7140, stop by our office or visit our web site at [www.fortbillings.org](http://www.fortbillings.org)!

\*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice.

# Community Corner



## 75th Anniversary Giveaways And Celebration Continue

Keep in mind that every 75 days new winners of special gifts will be announced. That new winner could be you!

The winning numbers are

displayed in the credit union office. All you have to do is bring the brochure with your lucky number that you recently received in the mail to the credit union and see if your number has been posted.

**We'll see you soon!**

*Bonnie Morgey, VP of Member Services, presents winner Emma Thomas with a new clock.*



## Fort Billings FCU's Service Award Winners!

Everyone at Fort Billings FCU wants to congratulate the following people for their many years of outstanding and dedicated service to the credit union, its members and the community.

Pat Benne is presented her 5 year service award by President/CEO John Greskiewicz.

From left to right: Mary O'Donnell with her 5 year service award, Lynn Cymerman with her 25 year service award and Chris Kuriger with his 5 year service award.

*Thank you and congratulations!*

## Share Us With Your Loved Ones To Watch Their Financial Situation Grow And Blossom!

Spring is the perfect time for your parents, siblings, spouse, children, friends, and neighbors to awaken from their financial stupor.

Credit union membership offers federal insurance up to \$250,000, low rate loans, high rate savings and investment accounts, little or no fees, great member service, ownership in the credit union, convenient services, and so much more!

Stop by or give us a call to get membership applications for your family and neighbors today!



## How To Avoid This Year's Top Scams

**Debt Relief and Settlement Services and Fraudulent Foreclosure Help** - A fake company asks for money up front for services that never materialize. Instead, you're out of the fee money, your debt hasn't been paid and no mortgage modifications have been made.

Come to Fort Billings FCU for help in conquering your debt and managing your mortgage.



**Work-at-Home Rip-Offs** - These jobs promise big bucks with little work. However, the truth is the unsuspecting individual invests hundreds of dollars, never gets reimbursed for expenses, works long hours, and earns very little. Don't fall for these "get rich quick schemes".

**Identity Theft** - Do not give any information via e-mail, over the phone or via text message. If you are a victim, contact the credit union immediately.

**Tabnapping or Tabnabbing** - Thieves capture an image of your screen when you're paying your bills or placing an online order once you open a new tab. This image contains your account information and/or credit card number. Finish paying your bills or placing your order before opening a new tab.

Source: [www.finance.yahoo.com](http://www.finance.yahoo.com)

## 2011 Holiday Closings

**Memorial Day**  
Monday, May 30, 2011

**Independence Day**  
Monday, July 4, 2011

**Labor Day**  
Monday, September 5, 2011

**Columbus Day**  
Monday, October 10, 2011

**Veteran's Day**  
Friday, November 11, 2011

**Thanksgiving Day**  
Thursday, November 24, 2011

**Christmas (Observed)**  
Monday, December 26, 2011