

Gloucester County's Best Kept Secret!



THE SENTINEL

The Newsletter For Members Of Fort Billings Federal Credit Union

January 2011



Physical Address:

962 Billingsport Road
Gibbstown, NJ 08027

Mailing Address:

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Telephone: (856) 423-1469
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Voice: (800) 423-4802

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



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

Let's Celebrate Our 75TH ANNIVERSARY!

We are excited to celebrate the credit union's 75th Anniversary throughout 2011. Every quarter, we will give away a special prize. Keep your eyes open to see what it is.

Grab your brochure with your lucky number that you recently received and come to the credit union because every 75 days, we post 75 new numbers. If your number is one of them, you'll be able to select a special gift.

We also have great loan rates and make refinancing easy and stress free.

Since the credit union's founding in 1936, we have continued to grow to meet the financial needs of our members.



Low Mortgage Rates Now Available

If you're in the market for your first house or a different place to call home or you want to refinance a mortgage you already have, Fort Billings FCU's mortgage partner, State Financial Network, can help!

State Financial Network offers a variety of lending programs. They have competitive rates, low fees, fixed rate and adjustable rate mortgages, and so much more.

Call our Mortgage Officer today at 1-800-426-7140 and find the option that's best for you!



Snap Back To Reality Time To Pay Your Holiday Bills

The holiday season has come and gone. Now it's time to pay for all of the gifts and decorations you bought as well as the fun and merriment you enjoyed over the holiday season. Don't stress. Fort Billings FCU is here to help you pay your holiday bills before they completely consume your life.

A Debt Consolidation Loan is the answer you're looking for. It offers a great low rate, flexible terms and a borrowing amount that fits your needs.

Our Debt Consolidation Loan was designed so you have only one affordable monthly payment.

Applying is easy! Just stop by or give us a call at 856-423-1469, ext. 8127! Or, visit our web site at www.fortbillings.org to apply online.

www.fortbillings.org

Community Corner



Fort Billings FCU And Our Members Give Back

Lynn Cymerman, Executive Vice President, presents cases of food and a gift card to Michael Pszwaro, of Helping Hands, to help feed the needy from Gibbstown, Paulsboro and Swedesboro this past holiday season.

Boys & Girls Club

Bonnie Morgey, Vice President of Member Service, presents a check to Ka-Msiyara Corbett, Executive Director of the Boys & Girls Club of Gloucester County. The donation will sponsor some of the many constructive activities the Boys & Girls Club offers, which helps to develop our children into productive young adults.



Giving Joy To Toys For Tots

John Greskiewicz, President/CEO, presents the toys that were collected in the credit union lobby to Harry S. Prince, of the Marine Corps League, Semper Fidelis Detachment. Each year the credit union participates in the Toys For Tots program, which benefits the less fortunate children in our community.



Start Building That Nest Egg With An IRA

Traditional and Roth IRAs are two easy ways to save for tomorrow today. We offer great rates on IRA Share Savings Accounts and IRA Share Certificates.

When you withdraw money, you pay taxes with Traditional IRAs. On the other hand, with Roth IRAs, you don't pay income tax on your earnings.

If you haven't already made a contribution to your IRA for 2010, you have until April 18, 2011, also the deadline for filing your taxes.

For Traditional and Roth IRAs, you can contribute \$5,000. For those age 50 and older, your limit increases to \$6,000. IRAs are federally insured up to \$250,000.

We also offer Coverdell Education Savings Accounts. They are tax free when the money is used for specific educational expenses. You can contribute \$2,000 per qualified child per tax year until the child turns 18.

To avoid last minute contributions, why not make monthly contributions throughout the year? You can set up direct deposit or payroll deduction to make deposits so it's done automatically for you.

Stop by or call to open an IRA and watch your nest egg grow!



Now's The Time To Make The Switch Start The New Year Off Right!



Share Draft Checking Account

While banks are discontinuing paying interest, adding new fees and making other negative changes to their checking accounts, Fort Billings FCU is not!

Our Share Draft Checking Accounts still offer no monthly fees, unlimited check writing and no per-check charges. All you need to do is to keep \$5.00 in the account.

MasterCard Debit/ATM Cards

Our MasterCard Debit/ATM Cards let you access your Share Draft Checking Account at ATMs and your favorite stores around the world. You can withdraw money, check your account balances and transfer money between accounts.

Stop by to open a Share Draft Checking Account and apply for a MasterCard Debit/ATM Card today!

2011 Holiday Closings

Martin Luther King, Jr. Day

Monday, January 17, 2011

President's Day

Monday, February 21, 2011

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