

Gloucester County's Best Kept Secret!



THE SENTINEL

The Newsletter For Members Of Fort Billings Federal Credit Union

October 2010



Physical Address:

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Gibbstown, NJ 08027

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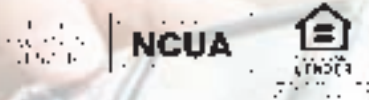
Lobby Hours:

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



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

★★★★★ GET IN AND GO! ★★★★★ New And Used Vehicle Loans



Credit union member Pat Trainor shows his new truck financed by Fort Billings FCU to Gracia Cassidy, VP of Lending, and Michelle Mosley, Senior Loan Officer.

Don't let the cost of the vehicle or the financing keep you from getting the right car, van, light truck, or SUV for you and your family.

Fort Billings FCU offers pre-approval so you can go to the dealership with financing already locked in place.

Our New and Used Vehicle Loans offer:

- ★ Rates as low as 3.99% APR*
- ★ Up to 100% financing
- ★ Terms for new vehicles up to 72 months
- ★ Terms for used vehicles up to 60 months

Already have a New or Used Vehicle Loan with another financial institution or lender? Refinance with the credit union to benefit from today's great low rates. Give yourself a more affordable monthly payment to save!

Apply at www.fortbillings.org, in person or on the phone.

*APR=Annual Percentage Rate. Rate based on applicant's creditworthiness and subject to change without notice.

Reach For Your Credit Union Credit Card This Holiday Season

When making your holiday purchases, be sure to use your Visa Credit Card from Fort Billings FCU.

Our cards offer:

- Rate as low as 8.99% APR*
- 25-day grace period for purchases
- No annual fee
- No balance transfer fee
- No transaction fee for purchases
- No withdrawal fees
- No minimum finance charge
- 24/7 access at www.ezcardinfo.com



Don't forget, if you have high-interest rate balances on cards from other financial institutions or lenders, you can transfer those balances to Fort Billings FCU to save!

Apply online at www.fortbillings.org or in person today!

*APR=Annual Percentage Rate. Rate based on applicant's creditworthiness and subject to change without notice.

Brighten Up The Season With Family, Friends & Holiday Skip-A-Payment!



It's easy to brighten up your holiday season! Just skip a payment on your qualifying credit union loan(s)* so you can get the extra money you need for this financially demanding time of year.

There is a low \$35 processing fee per loan that we will automatically deduct from your Share Savings or Checking Account. Interest will continue to accumulate during the month you skip your payment.

Check your mail for your Holiday Skip-A-Pay letter. If you haven't received one, contact the credit union to learn more.

*Excludes real estate (home equity) and credit card loans.

Vacation Club Accounts Start Saving Now For Next Summer!

The summer is a perfect time for vacations. So, save for vacation throughout the year when it's convenient for you. You can make deposits through payroll deduction, direct deposit or in person. And, our Vacation Club Accounts offer a great rate.

Stop by or give us a call for more information and to open a Vacation Club Account.



Local. Trusted. Serving You.

Did you know that there are over 186 million people around the world that belong to a credit union?

When you conduct your financial affairs at Fort Billings FCU, you're not just a customer – you're a member.

October 21, 2010 is International Credit Union Day! Let us take this opportunity to thank each and every one of our members for choosing Fort Billings FCU as their financial institution.

Welcome, Bienvenido, Willkommen, Benvenuto, Bienvenue

That's What We Say To New Members

While we welcome your family members and co-workers to the Fort Billings FCU family, they can welcome into their lives:

- Low rate loans
- High rate savings & investment accounts
- Convenient services
- Great member service
- Lifelong membership
- And more

Remember, even if you move, retire or change jobs, your membership at the credit union remains valid.

Stop by or give us a call to get membership applications for your parents, spouse, children, siblings, and co-workers today!

Tips To Keep The Flu From Spreading

It's flu season again. The virus is most dangerous to infants and young children, the elderly and people with heart disease, lung disease, diabetes, and other chronic medical problems.



✓ If you have a fever, chills, cough, sore throat, runny nose, body aches, or other flu-like symptoms, don't go to work or school.

✓ Wash your hands. Use soap and water and wash for 20 seconds. If you can't get to a sink, use an alcohol-based hand sanitizer.

✓ Don't touch your eyes, mouth or nose. These are places where the flu germs enter the body.

✓ Cover your cough and sneezes. Don't cough or sneeze into your hands. Use a tissue or the upper sleeve of your shirt.

✓ Always wash your hands after sneezing, blowing your nose or coughing.

✓ Keep telephones, computer keyboards and other common surfaces clean.

Holiday Closings

Columbus Day

Monday, October 11, 2010

Veteran's Day

Thursday, November 11, 2010

Thanksgiving

Thursday, November 25, 2010

Christmas Eve

Friday, December 24, 2010
(Closed at noon)

New Year's Eve Day

Friday, December 31, 2010
(Closed at 4:30 p.m.)