

Gloucester County's Best Kept Secret!



# THE SENTINEL

The Newsletter For Members Of Fort Billings Federal Credit Union

July 2011



**Physical Address:**

962 Billingsport Road  
Gibbstown, NJ 08027

**Mailing Address:**

PO Box 369  
Paulsboro, NJ 08066  
Telephone: (856) 423-1469  
Fax: (856) 423-1092  
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](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.**

## SUMMER LOAN OPTIONS VACATION LOANS

Use a Vacation Loan for vacation expenses, home improvements, debt consolidation, or any summer plans.

- Borrow up to \$1,000
- Term of 12 months
- Rates as low as 6.00% APR\*

Vacation Loans are only available until August 31, 2011 so apply today!



## HOME EQUITY LOANS

Homeowners, use your home's equity to your advantage! Fort Billings FCU will finance up to 90% of your home's appraised value minus any first mortgage amount or liens. We offer rates as low as 4.99% APR\* and terms of 5, 10 and 15 years. And, there are no application fees or points to pay.



Home Equity Loans can help with medical and educational expenses, debt consolidation, home projects, vacation, and more!

To apply for a Vacation Loan or Home Equity Loan, simply go to our web site and log in to Home Banking. Or, give us a call or stop by to speak with a loan officer.

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

## SKIP-A-PAY

Skip the July or August payment on your qualifying loan(s)\* with the credit union to get some extra cash this summer.

All you have to do is notify the credit union that you want to skip a payment and pay a small processing fee of

\$35 per loan. Interest will continue to accumulate on your loan during the month you skip your payment.

**Help our family grow! Pass this newsletter along to a family member or coworker and encourage them to check out Fort Billings FCU!**

## — NOTICE —

We wish to thank our loyal members for being patient, as we worked through the recent debit card issues. Almost all transactions are now available and this includes transactions done on-line. However, please remember:

When making a transaction in person, always have your debit card swiped.

This is because certain transactions done in person are considered high risk. High risk transactions are manually keyed-in, as opposed to having the card swiped. High risk transactions are not able to be processed at the present time.

As always, if you have any questions, problems or concerns, please feel free to call the credit union at 856-423-1469.



### Thank You!

## 75<sup>TH</sup> ANNIVERSARY Giveaways And Celebration Carry On

You still have a chance to be a lucky winner during our 75<sup>th</sup> anniversary celebration!

New winners of great gifts will be announced every 75 days. You could be the next winner!

The winning numbers are displayed in the credit union office. Just 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.

*Stop by soon to check it out!*

## If You Love The Credit Union, Get The Word Out!



Tell your family members and neighbors all about the credit union!

We offer amazingly low loan rates, competitive deposit account rates, a variety of loan products, convenient services, great member service, little or no fees, and so much more!

To get membership applications for your parents, spouse, children, siblings, and neighbors, stop by or give us a call.

## Traveling This Summer? Don't Forget Your Travelers Checks!

American Express Travelers Checks are perfect for any destination. They never expire, can be replaced if lost or stolen (usually within 24 hours) and can be used at stores and restaurants around the world.

And, they are safer to carry than lots of cash.

Before going to the airport, boarding the train or hopping in the car, stop by Fort Billings FCU to get some American Express Travelers Checks! Don't leave home without them!



## Summer To Do List: Take A Great Vacation



How can I take the vacation of my dreams? It's simple. Open a Vacation Club Account at the credit union. This account will help you save for a fantastic vacation.

Even though it may not help you this summer, next year's vacation could be awesome! Your account even earns interest! And, you can withdraw your vacation funds whenever you like!

If you want to take a trip to the beach, cool off in the mountains or head overseas, it could be possible with a Fort Billings Vacation Club Account.

*Stop by to open  
one today!*

## Holiday Closings

**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**  
Thursday, November 24, 2011

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