

Gloucester County's Best!



THE SENTINEL

The Newsletter For Members Of Fort Billings Federal Credit Union

April 2015



Physical Address:

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Gibbstown, NJ 08027

Mailing Address:

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Telephone: (856) 423-1469
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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 6:30 PM
Saturday
8:00 AM to Noon

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.



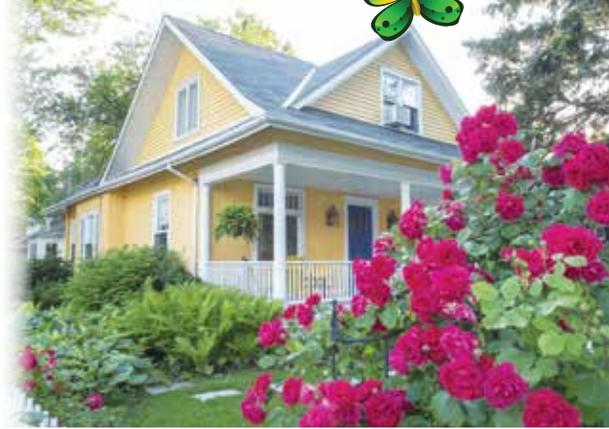
Spring Projects Blossom With A Home Equity Loan



It's the time of year to put your home's equity to work for you. Whatever you have in mind this spring (a new bathroom, granite countertops, hardwood floors, a media room, a deck, a pool, new windows, energy-efficient appliances, etc.), a low-rate Home Equity Loan allows you to affordably accomplish your goals.

- * Low fixed rates starting at **2.99% APR***
- * No points to pay or application fees
- * Terms of 5, 10 and 15 years
- * Lending available up to 90% of the appraised value of the home less the amount remaining on a first mortgage or lien
- * Interest paid may be tax-deductible. Please consult your tax advisor.

Apply by calling, through Home Banking at www.fortbillings.org or by stopping by.



Spring Into Your New Vehicle With An AUTO EXPRESS LOAN



Why go to the dealership without knowing how much your loan will be approved for? That won't be very helpful when deciding on a model and negotiating a price.

With the Auto Express Loan, you are approved ahead of time and get a check (valid up to a certain amount). This gives you negotiating power and the ability to pick the right model and trim level.

Here's how it works:

If you want a \$20,000 vehicle, we will give you a check good for up to \$25,000. Once you decide on the right car, fill in the exact amount on the check. You and the dealer sign the check. Once the dealer deposits the check, we will inform you of the exact amount of your monthly payments.

For more information or to apply, simply call (856) 423-1469, extension 8133 or 8127 and speak with a Loan Officer.

www.fortbillings.org



Banking At Your Fingertips

You can access your FBFCU account information right from the convenience of your

web-enabled mobile smart phone. This is a free service for our members!

You can now pay your bills right from the palm of your hand with Fort Billings FCU's Mobile Bill Pay application. Schedule bill payments and view your payment history.

Give us a call, stop by or simply go to www.fortbillings.org for a video demo.

Sprint Credit Union Member Discount

If you're looking to save with a #1 wireless company, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Fort Billings Federal Credit Union, you can save.

- **10% OFF*** select personal Sprint plans
- **15% OFF*** select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Valuable discounts like these are just some of the many benefits of credit union membership.

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save.
- Click **LoveMyCreditUnion.org/Sprint**
- Visit your nearest Sprint store

Start saving today with the Sprint Credit Union Member Discount.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit www.lovemycreditunion.org/Sprint.

Community Involvement

Polar Bear Plunge for Special Olympics

Jennifer Jaworski, Loan Officer, is shown with the Polar Bear from this year's Polar Bear Plunge. The plunge was held on January 17, 2015 at

Wildwood, New Jersey. It benefited the New Jersey Special Olympics. Over 1,000 individuals made this year's event, which raised over \$325,000!



Membership Has Its Benefits



It sure does. Just think of all of the money-saving products and convenient services Fort Billings FCU offers. Low rate loans, a variety of ways to save, Mobile Banking, Home Banking, Direct Deposit, Payroll Deduction, E-Statements, and Online Bill Payer are just a few of the options.

Since you are a member of the credit union, your spouse, children, parents, siblings, grandparents, grandchildren, and household members are eligible to join. If you work for one of our Select Employee

Groups, your co-workers can also join. Have them stop by today!

Save A Bundle With Our Credit Card

You can use your FBFCU Credit Card to pay for electronics, appliances, airfare, hotel accommodations, online purchases, home contractors, hair dressers, landscaping companies, concert tickets, game tickets, cellphone bills, gym memberships, etc. By doing so, you will save a bundle.

Here are some of the card's special offerings:

- ✓ No annual fee
- ✓ 7.90% APR* introductory rate
- ✓ 25-day grace period on purchases
- ✓ Worldwide acceptance
- ✓ No minimum finance charge
- ✓ No transaction fee for purchases
- ✓ No balance transfer fee
- ✓ And more



If you don't already have a FBFCU Credit Card, that's ok. You can apply and transfer your balances at the same time!

To apply and/or transfer your balances, stop by, give us a call or log onto Home Banking at www.fortbillings.org.

*APR=Annual Percentage Rate. Introductory rate is valid for the first six months. Rate is subject to change any time and is based on creditworthiness of individual applicant.

The History Of Tulips In Holland

Tulips, originally from Persia and Asia Minor, were seen by de Busbecq, ambassador of Emperor Ferdinand I at the Court of the Sultan, in Constantinople in 1554. He sent the bulbs to Europe.

The renowned botanist, Carolus Clusius of Leiden, met de Busbecq at Vienna and distributed tulip bulbs in the Netherlands. Clusius' garden was raided and bulbs were stolen on a regular basis.

Early in the 1600s, the cultivation of the tulip developed rapidly. Everyone with a garden wanted tulips. At this time, people wanted red, pink or purple flowers, white or yellow stripes or marbled petals. The more stripes the more valuable the tulip!

Tulips were so popular that from 1634-1637, tulip bulbs were auctioned and large sums of money were spent. Many people invested their savings in bulbs.

In 1637, Holland decided to end this sort of excessive trading.

Tulips were then allowed to cultivate naturally.

Today, tulips are grown by those who love them. Holland is the principal and provides Europe and the Americas with flowers. Toward the end of April/ beginning of May, Holland is covered with tulips, hyacinths, carnations, primroses, and more. While other flowers are in bloom, tulips are the main attraction.

Sources: www.hollandhistory.net and www.historyofholland.com



Wild About Saving

National Credit Union Youth Month April 2015



During the month of April, youth will have the opportunity to go on safari at the credit union as Fort Billings FCU celebrates National Credit Union Youth Month™. "Wild About Saving™" encourages youth to use resources available at the credit union to help them cut their way through the jungle of financial responsibility. So stop by to get your youngsters wild about saving!

Online Security Tid Bit

People are always thinking of new ways to trick people using the Internet. You don't have to be a victim. There are several things you can do to protect yourself.

- ◆ Never enter personal information in an e-mail message when you don't know the recipient.
- ◆ Don't use the same password for your computer and electronic devices.
- ◆ Only buy from sites that have a secure, encrypted connection.
- ◆ Don't download a file from a site you don't trust.
- ◆ Make sure your firewall and antivirus software is up to date.
- ◆ Create a password that doesn't include words in the dictionary, personal information, repeated characters, or words spelled backwards.
- ◆ Use one e-mail address for business and a separate one for fun.
- ◆ Never use a public network for financial transactions.
- ◆ Only order from sites that accept credit cards.
- ◆ Make sure the site has a physical address and that it's in the US as shopping from a site that's abroad could cause problems.
- ◆ When on social media sites, never do or say anything that you wouldn't do or say in real life.
- ◆ If a site seems fake, follow your gut and do some research before giving them your personal/financial information.
- ◆ Use the latest version of Internet Explorer for the best security protection.
- ◆ Delete or deactivate applications and services you don't use to reduce the amount of ways you can be attacked.

Ways To Raise Your Credit Score

Working to improve your credit score is a smart financial goal. Here are some tips on how to accomplish this objective.

- *Build a long history of on-time payments on loans and debts.*
- *Don't max out your credit lines. It's better to use part of available credit on a few accounts than all of your available credit on just one account.*
- *Don't open or close accounts as a strategy to raise your score. However, if you have more open accounts than you need, close newer credit accounts rather than ones you've had for a while.*
- *When shopping for a loan, submit applications within a limited time. If shopping for a car loan, for example, and you visit five dealerships in three weeks, those five inquiries on your credit report will count as one inquiry to a potential lender looking at your report.*
- *Check your three credit reports free once each year (one every four months) through www.annualcreditreport.com or 877-322-8228, and contact the creditor and the credit bureau to correct any error(s).*

Credit Bureau	Website	Request Credit Report	Fraud Units
Equifax	equifax.com	800-685-1111	800-525-6285
Experian	experian.com	888-397-3742	888-397-3742
TransUnion	transunion.com	800-888-4213	800-680-7289

Ref: Home and Family Finance



Ace Those Interview Questions

Are you going to be graduating and looking for a job? Do you want to move up from where you are now? Whenever you have an interview, keep these tips in mind.



What salary are you looking for?

You should never answer that question with an actual dollar amount. It's a no win situation. If you say something too low, you just lost money. If you say something too high, you may have priced yourself out of the job. Instead, say something like "I'm sure we can find a number that works for both parties."

What is your greatest weakness?

It is a little weird to have to mention a negative quality you have when you're in a situation like this. You are trying to make the company see your positives so that they will hire you. However, the Human Resources

representative just wants to know that you are aware of your fault. Tell the interviewer how you're working to overcome it.

Where do you see yourself in X years?

You may not want to be in the same job that you are applying for. But you can't exactly say that. Instead, say something like "I'd like to have a steady job that gives me the opportunity to grow. I'd love to work for your company and grow with you."

It's exciting and nerve-wracking when going on an interview. Before stepping foot in the company, research it on their own web site and by searching the Internet so you get the full picture. Be sure you keep eye contact and shake hands.

Source: finance.yahoo.com

Blueberry Streusel Muffins

Ingredients:

1/2 cup butter, softened	1/2 cup milk
3/4 cup white sugar	1 1/2 cups blueberries
2 eggs	2 tablespoons all-purpose flour
1 teaspoon vanilla extract	2 tablespoons brown sugar
2 cups all-purpose flour	1/4 teaspoon ground cinnamon
2 teaspoons baking powder	2 tablespoons butter, chilled
1/2 teaspoon salt	

Directions:

1. Preheat the oven to 375°F (190° C). Grease the muffin cups or line them with paper muffin liners.
2. In a large bowl, cream together the butter and sugar until light and fluffy. Stir in the eggs one at a time, beating well with each addition, then stir in the vanilla. In a separate bowl, stir together 2 cups flour, baking powder and salt.
3. Stir the flour mixture into the egg mixture alternately with milk. Fold in the blueberries. Spoon the batter into prepared muffin cups. In a small bowl, mix together 2 tablespoons flour, brown sugar and cinnamon. Cut in butter until mixture resembles coarse crumbs. Sprinkle topping over unbaked muffins.
4. Bake in preheated oven for 25-30 minutes until a toothpick inserted into the center of a muffin comes out clean.



Source: <http://allrecipes.com/Recipe/Blueberry-Streusel-Muffins/Detail.aspx>

2015 Holiday Closings

Memorial Day

Monday, May 25, 2015

Independence Day

Saturday, July 4, 2015

Labor Day

Monday, September 7, 2015

Columbus Day

Monday, October 12, 2015

Veterans' Day

Wednesday, November 11, 2015

Thanksgiving Day

Thursday, November 26, 2015

Christmas Eve

Thursday, December 24

Closing at Noon

Christmas Day

Friday, December 25, 2015

New Year's Eve

Thursday, December 31, 2015

Closing at 4:30 PM



Vacation Club Accounts

Summer and vacation season are almost here. Time may have gone a little too fast for you. If you were unable to save for this summer, you can begin saving for next summer when you're ready with a Vacation Club Account. You can make automatic deposits by using direct deposit or payroll deduction. Vacation Club Accounts even earn interest.

Open one today! Log into Home Banking and go to the Account Summary page. Then click on "Add New Shares". Follow the prompts.

Dormant Account Fee

As a reminder, a Savings Account may be subject to a \$2 dormant account fee if certain requirements are not met. Any Savings Account that has had no activity within twelve months is considered dormant. Posting of dividends does not constitute activity. To avoid this fee, please make a deposit into or a withdrawal from the account at least once a year.