

Gloucester County's Best!



THE SENTINEL

The Newsletter For Members Of Fort Billings Federal Credit Union

October 2014



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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 6:30 PM
Saturday
8:00 AM to Noon

www.fortbillings.org



We do Business in Accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

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

FALL FOR NEW & USED VEHICLE LOANS!

With new model year vehicles hitting showrooms and terrific deals on end of model year sales, now's the time to get a new car, SUV, van, or truck. If you are looking for a pre-owned vehicle, now's the time too. Many people will trade in their current car to get a new one. With a Vehicle Loan from Fort Billings FCU, you can take advantage of:

- Rates as low as **2.99% APR***
- Pre-approval
- Up to 100% financing on new and used vehicles
- New vehicle terms up to 72 months
- Used vehicle terms up to 60 months

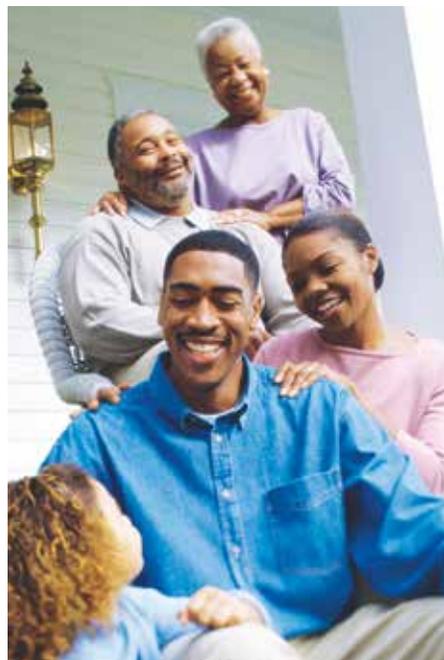


Refinance Your Vehicle Loan With Fort Billings FCU To Save!

Do you already have a New or Used Vehicle Loan with another lender or financial institution? Refinance it with Fort Billings FCU to benefit from our amazingly low rates!

Apply and/or refinance in person, by calling or logging in to Home Banking at www.fortbillings.org.

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



Refer A Member Program

Get the word out about the benefits of belonging to Fort Billings FCU. Tell your parents, spouse, children, siblings, grandparents, and grandchildren. Don't forget about your co-workers if you work for one of our Select Employee Groups.

For each new member you refer, Fort Billings FCU will pay the following to the member who did the referring:

\$10 if the new member opens a Share Account (Savings Account)

\$25 if the new member opens a Share Account (Savings Account) and Share Draft Checking Account

\$25 if the new member opens a Share Account (Savings Account) and takes out a new loan

Start referring today and get some extra money!

www.fortbillings.org

Shredding Event

Fort Billings FCU will be hosting the annual Shredding Event. Details below:

Date: Thursday, October 16, 2014

Place: The Credit Union

Time: 2:00 PM to 6:00 PM

You can bring up to four boxes of documents you want shredded free of charge! So start going through your documents today!



Christmas Club Accounts

Save for the costly holiday season with an interest-earning Christmas Club Account at Fort Billings FCU.

Christmas Club Accounts for the current year were disbursed on October 1, 2014. They are automatically renewed.

You can save when it's convenient for you throughout the year by making in person deposits, by using direct deposit, by signing up for payroll deduction, or by transferring money from other accounts.

Now is the time to start a Christmas Club Account for Christmas 2015. Visit the credit union and open a Christmas Club Account today!

Free Coin Counting In The Credit Union Lobby



Debbie Rollins (Head Teller) is shown next to our coin counting machine.

It's time to start collecting your loose coins before the holiday season begins. Check your pockets, look through the car and look in the sofa for pennies, nickels, dimes, and quarters.

Bring them to the credit union to get counted for free! Just run your coins through the machine. Once you get a dollar amount, bring that amount to the teller and we'll give you cash. It's that easy!



Employee Milestones!

Patricia Tait (Assistant Manager) celebrates her 5th anniversary at Fort Billings FCU, as President/CEO, John Greskiewicz, presents her with her anniversary plaque. Great job, Tricia!

Congratulations to Pat Doran (Business Development Officer), who recently celebrated 15 years of service and Deborah Rollins (Head Teller), who recently celebrated 5 years of service. Thank you ladies for your dedication to the credit union and our members!



Newest Member!

Nita McLaughlin (Teller/Member Service Representative) receives flowers from the credit union in celebration of the credit union's newest member, her first grandson, Grady James Malseed, who was born on July 22nd. Congratulations Nita!

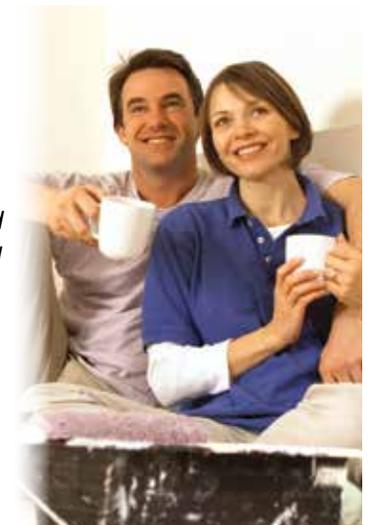
Two Home Products For You Home Equity Loans

Do you need to add insulation to your attic? Do you need to fix a leaky roof or install new windows? Do you need to weather strip the attic access door? Do you need to get your house ready for winter so that the warm air stays in and the cold air stays out?

A Home Equity Loan can help!

- Low fixed rates as low as **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 over the phone, through Home Banking at www.fortbillings.org or in person.



Mortgages

Are you a first time home buyer? Do you need a bigger house for your growing family? Do you want to downsize as all of your children have moved out? Do you want a lower rate on your current mortgage?

Whatever kind of mortgage interests you have, State Financial Network, our Mortgage Partner, can help. They offer different mortgage programs for purchasing or refinancing. Call 800-426-7140 for more information.

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

Monarch Butterfly Migration

North America's monarch butterflies are the only butterflies to make a round trip migration. Since monarch butterflies cannot live in cold weather, the monarchs east of the Rockies migrate up to 2,000 miles and winter in the fir forests of Mexico, approximately 70 miles northwest of Mexico City. It is amazing that such a small, dainty creature can fly that many miles to a destination they have never been to before.



Monarchs leave their winter homes in Mexico in March. They travel northeast and lay eggs on milkweed plants, usually near Texas. There the adults die and the eggs hatch into caterpillars, which eventually morph into butterflies. The next generation continues their trek to the northeast. The monarchs we see in our area are usually the 4th generation of those monarchs that left Mexico in March.

The milkweed plants that the monarch caterpillars eat are toxic. However, monarchs have built up immunity to the toxin. That toxin helps to protect the monarch, because if a bird should eat a monarch butterfly, that bird becomes violently sick. Over the years, birds have learned to leave the monarchs alone, which helps to proliferate the species.

In our area, monarchs typically begin their migration back to Mexico in September. They only travel during the day and congregate during the cooler nights. Monarchs have been known to travel as far as 265 miles in a single day! Monarchs reach their winter home in December and remain until March, when their migration and life cycle begin all over again.

The monarch butterfly, and its incredible migration, is truly one of nature's miracles.

Wireless Is Less.

The Sprint Credit Union Member Discount.

Let us introduce you to valuable wireless savings:

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

Call **877.SAVE.4.CU**. Tell them you're a credit union member and ask to be attached to the NACUC_ZZM corporate ID.

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



Seasonal Safety Tips

Autumn

Before it gets too cold, get your house and yourself ready for winter.

- Service your furnace. Have a heating and cooling tech inspect the furnace to make sure it's working properly.
- Be careful with space heaters. Allow three feet or more of empty space around your space heater.
- Think twice about leaf burning. Burning leaves releases cancer causing chemicals. If you do burn leaves, wear a mask, make sure it's far from any structure and check the wind forecast.
- When driving, watch for children waiting for a school bus or playing in piles of leaves.
- Slow down on wet pavements. Wet leaves and roads make it hard to stop.

Winter

Winter is a whole different story. Freezing temperatures and snow make for unpleasant conditions. Keep yourself safe and sound with these tips.

- Hire a professional to inspect your heating system and chimney.
- Be aware of carbon monoxide poisoning. Carbon monoxide is colorless and odorless. It can be created by gas furnaces and space heaters. Symptoms of carbon monoxide poisoning include nausea, dizziness, severe headache, and confusion. If you notice these symptoms, go to the ER. Install carbon monoxide detectors.
- Protect your plumbing. Let water drip slightly so there is water running through the pipes to reduce freezing. Wrap outdoor pipes with insulation.
- Clear snow and ice. Having clear sidewalks and walkways reduces your chances of falling and injuring yourself.
- Prepare for winter storms. Get a battery powered radio, a flashlight with extra batteries, drinking water, non-perishable food, prescription medicine, and a first aid kit.

Source: safety.lovetoknow.com

Celebrate International Credit Union Day: Local Beginnings Bring Global Change October 16, 2014

CUNA and CUNA Mutual Insurance Society initiated a new Credit Union Day celebration in 1948. It is observed on the third Thursday of October. This occasion brought members together to promote the credit union philosophy and reflect upon credit union achievements. The credit union movement has grown to more than 200 million members in 101 countries. Celebrate the credit union difference during this year's ICU Day – October 16, 2014.



Biggest Mistakes First Time Homebuyers Make

Low interest rates and relatively low home prices make buying a home attractive to first time homebuyers. If buying a home goes wrong, a purchase can result in huge financial headaches. Here are the five most common mistakes made by first-time buyers and how to avoid them.

They're not ready to compete in an all-cash market - Mortgage rates and home prices are expected to rise in the US over the next few years. Buyers must be financially prepared. They need to be able to make quick decisions as the market heats up.

Before starting your search, save as much as possible for a down payment, clean up any blemishes on your credit report and get preapproved.

They put themselves into too much debt - Lenders look first at debt-to-income ratio when it comes to assessing how well you'll be able to afford mortgage payments.

It is easier to own a home if you can show a history of saving and not accumulating too much debt.

They put too much faith in online loan information - Many people apply for mortgages online without any kind of personal connection to the lender.

Instead, turn to Fort Billings FCU's Mortgage Partner, State Financial Network. They can sit and talk with you about your financial situation.

They put too much faith in online home values - Don't always believe what different realty sites say is the value of the home you want. It can give you a false sense of the home's value.

Spend time with a realtor who understands the market. Drive around with that agent so you can learn about the subtleties of a given market. Drive around at night or on the weekend also to see what the neighborhood is like when everyone's home.

They skip the home inspection - About 10% percent of recently bought homes weren't inspected since buyers were trying to cut costs. House defects that aren't found because of a skipped inspection can cost thousands to fix.

Go with the inspector and ask questions about cracks, water stains and odd smells. Make sure the basement, attic and mechanical rooms are inspected.

Source: www.today.com

Fire Prevention Week: October 5-11, 2014

Having smoke alarms in your home lets you know when there is a fire so you have time to get outside to safety. Here are some smoke alarm safety tips:

- ✓ Install smoke alarms inside each bedroom, outside each bedroom and on every level of the home, including the basement.
- ✓ Use interconnected smoke alarms. When one smoke alarm sounds, they all sound.
- ✓ Test all smoke alarms at least once a month. Press the test button to be sure the alarm is working.
- ✓ There are two kinds of alarms. Ionization smoke alarms quickly warn about flaming fires. Photoelectric alarms quickly warn about smoldering fires. It is recommended to use both.
- ✓ A smoke alarm should be on the ceiling or high on a wall. Keep smoke alarms away from the kitchen and at least 10 feet from the stove to reduce false alarms.
- ✓ People who are hard-of-hearing or deaf can use special alarms that have strobe lights and bed shakers.
- ✓ Replace all smoke alarms when they are 10 years old.

Source: www.nfpa.org



2014 Holiday Closings

Columbus Day

Monday, October 13, 2014

Veterans Day

Tuesday, November 11, 2014

Thanksgiving Day

Thursday, November 27, 2014

Christmas Day

Thursday, December 25, 2014

Update Your Information

Please be sure that Fort Billings FCU has your correct contact information on file. We require your most current address, phone number(s) and e-mail address in order to best serve you.

Thank you for your cooperation.

Stay Tuned... Holiday Skip-A-Payment Is Coming!

You can skip the November, December or January payment on a qualified credit union loan.*

*Excludes real estate and credit card loans.

Pumpkin Cheesecake

Ingredients:

- One 9-inch pie shell
- 6 ounces cream cheese, softened
- 2 eggs
- 1 ½ cups sugar
- ¾ cup pureed cooked pumpkin
- ¼ cup flour
- ½ teaspoon nutmeg
- ½ teaspoon cinnamon

Directions:

1. Preheat oven to 350°F.
2. In a large bowl, beat cream cheese, eggs and sugar together until smooth. Add pumpkin and stir until combined. Stir in flour, nutmeg and cinnamon. Beat well.
3. Pour into prepared pie shell and bake 60 minutes. Allow to cool and serve.

