

Gloucester County's Best!



THE SENTINEL

The Newsletter For Members Of Fort Billings Federal Credit Union

April 2014



Physical Address:

962 Billingsport Road
Gibbstown, NJ 08027

Mailing Address:

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

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
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.

Springtime Spruce-Up With A Home Equity Loan!

Do you have some spring projects you're planning around the house like new bathroom tile, granite countertops, hardwood floors, or more efficient windows? Or, do you want to add a deck or pool to enjoy during the warm weather? However you want to spruce up your home, the first tool to reach for is a Home Equity Loan from Fort Billings FCU.

Fort Billings FCU's Home Equity Loans offer:

- Great low fixed rates as low as **2.99% APR***
- No points to pay
- No application fees
- Financing for up to 90% of your home's appraised value minus any first mortgage amount or liens
- Terms of 5, 10 and 15 years

To apply, go to www.fortbillings.org or call and talk to a Loan Officer today!

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



Spring Into Savings With Our Credit Cards!

Now's the time to cultivate an affordable purchasing option with our Visa Credit Cards! Our Visa Classic, Gold and Platinum Credit Cards offer:

- Rates as low as 8.99% APR*
- No annual fee or balance transfer fee
- No minimum finance charge
- 25-day grace period for purchases
- No withdrawal fees
- No transaction fee for purchases
- Student VISA Cards
- Worldwide acceptance

On any Internet-connected computer, log in to www.ezcardinfo.com to make payments, view statements and check available credit 24/7.

Transfer the high-rate balances you have with a credit card from another financial institution to the credit union's low rates and save!

To apply and/or transfer your balances, give us a call, stop by or go online to www.fortbillings.org.

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



www.fortbillings.org



Auto Express Loan

Fort Billings Federal Credit Union's Auto Express Loan is approved before you begin car shopping. We will send you a check (valid up to a certain dollar amount) that you can use to negotiate your best deal.

For example: If you are looking for a new car with a price tag around \$25,000, we'll give you a check good for up to \$30,000. Then, you shop around. Once you find your vehicle and negotiate the price, you simply fill in the exact amount of the purchase on the check. Then both you and the dealer sign the check. The dealer deposits the check in his bank account and you drive your new car home!

When we receive the check, we will give you a call to let you know the exact amount of your monthly payments. You do not need to come back to the credit union and your interest does not begin until the check clears.

This loan gives you the confidence and power to negotiate your best deal! For more information or to apply, simply call our Loan Department at 856-423-1469, extension 8133 or 8127.

Free Coin Counting In The Credit Union Lobby



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

It's time for spring cleaning. So, look under your bed, check those pockets, pick up the sofa cushions, and hunt through the car to find all of the loose coins you can. 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!

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 18, 2014 at Wildwood, New Jersey. It benefited the New Jersey Special Olympics. Over 1,000 individuals made this year's event, which raised over \$228,000!

Fort Billing Partners With The Boys & Girls Club Of Gloucester County

This past winter, Fort Billings participated with the Boys & Girls Club of Gloucester County by collecting hats, gloves and scarves for needy children. Pictured here is Pat Doran, Business Development Officer, presenting those items to Robert Taylor, Executive Director of the Boys & Girls Club of Gloucester County.



Thank You John Greskiewicz For 5 Years Of Service



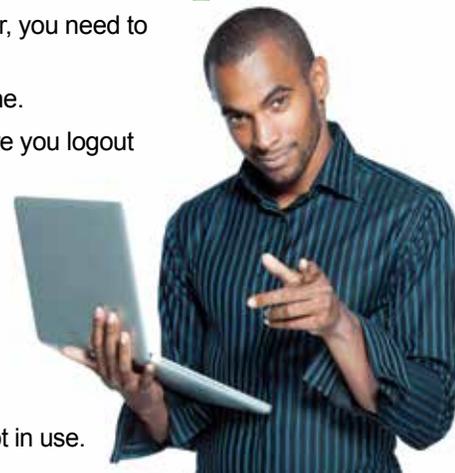
Fort Billings FCU would like to acknowledge President/CEO, John Greskiewicz, for recently celebrating his 5th anniversary with the credit union. Pictured is Lynn Cymerman, Executive Vice President, presenting John with his 5 year award.

Thank you John for your outstanding service and dedication to the credit union and our members.

Internet Safety Tips

Surfing the web is a fun activity. However, you need to be careful.

- ✓ Don't share your password with anyone.
- ✓ When on a public computer, make sure you logout before leaving the terminal.
- ✓ Only make purchases from reputable and secure sites.
- ✓ Never click on a link or download something in an e-mail from a stranger.
- ✓ Make sure your anti-virus software is up to date.
- ✓ Shut down your computer when it is not in use.



Cherry Blossoms In Washington DC

A sure sign of spring is when the beautiful flowering cherry trees bloom in our nation's capital, Washington, DC. The history of how these colorful trees came to Washington dates back to the year 1885.

The person behind the idea of planting cherry trees in Washington was Eliza Ruhamah Scidmore, an American writer, photographer and geographer, who became the first female board member of the National Geographic Society. It was during her first trip to Japan that Eliza was struck by the beauty of the flowering cherry trees. Upon her returning from Japan in 1885, Eliza approached the U.S. Army Superintendent of the Office of Public Buildings and Grounds and proposed planting cherry trees along the Potomac River. Unfortunately, her proposal was rejected, though she would continue proposing the idea to every Superintendent for the next 24 years.



In 1905, Eliza hosted a cherry blossom viewing tea party and in attendance was the young outstanding botanist, David Fairchild, who would later introduce over 200,000 exotic plants and crops into the United States. A prominent land owner, David Fairchild later that same year imported over 1,000 cherry trees from a nursery in Japan and planted them on his property in Chevy Chase, Maryland. The cherry trees flourished and pleased with the results, just three years later in 1908, Fairchild donated cherry saplings to every D.C. school to plant on its school grounds in observance of Arbor Day. At an Arbor Day speech, which was attended by Eliza Scidmore, Fairchild proposed that the Tidal Basin area, in Washington, DC, be turned into a "Field of Cherries".

The following spring Eliza Scidmore decided to raise money to buy cherry trees and donate them to the District.

She wrote a letter to First Lady Helen Herron Taft, wife of newly elected president Howard Taft, informing the First Lady of her plans. The First Lady was enchanted with the idea and, of course, had ideas of her own as to where the cherry trees should be planted.

In 1910, the city of Tokyo donated 2,000 cherry trees that were to be planted along the Potomac River. When the trees arrived they were inspected and, unfortunately, those trees were infested with insects and had to be destroyed.

But not to be deterred, in 1912 Japanese Ambassador Takamine responded by sending to Washington over 3,000 hearty cherry trees. In a ceremony on March 27, 1912, First Lady Helen Herron Taft and the wife of the Japanese Ambassador planted the first two of these trees on the north bank of the Tidal Basin in West Potomac Park. These two trees still stand today, marked by a large plaque. By 1915, the United States government responded with a gift of flowering dogwood trees to the people of Japan. And in the years that followed, more cherry trees were planted around the Tidal Basin, East Potomac Park, along the Potomac River and around the Washington Monument.

Americans came from all over the country to visit and enjoy the beautiful flowering cherry trees. So it was in 1935 that the first "Cherry Blossom Festival" was held.

Today, the National Cherry Blossom Festival runs for three weeks, from March 20th to April 13th. The festival includes world class entertainment at the opening ceremony, tours, tree planting programs, art shows and the Cherry Blossom Parade at 10:00 AM on Saturday, April 12th.

This year the cherry trees are predicted to be at maximum bloom between April 8th and April 12th. So why not take a trip down this spring to stroll along through those majestic flowering cherry trees? If you do, be sure to reflect and say a little "thank you" to Eliza Scidmore for her wonderful idea of how to provide lasting beauty in our nation's capital.



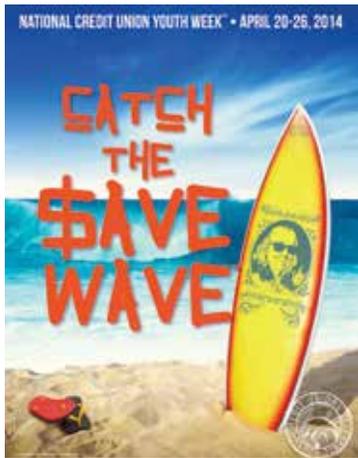
Great Ways To Start Spending Less Money



Here are some ways to quickly and easily spend less money every day.

- Plan out and cook your own meals. Dining out is expensive. Check the grocery store ads and stock up on items on sale.
- Buy generic. Often, the food and items are just as good as their more expensive name brand counterparts.
- Make your own coffee. Stop paying upwards of \$4 for coffee every day. That really adds up.
- Bring your lunch to work. You'll cut your lunch costs by making it yourself.
- Track your expenses for a month. Keep a list to see how much of your income is spent frivolously.
- Set goals. Saving for an emergency or a trip can help you achieve your goal even faster.
- Think of your spending in hours instead of dollars. If you make \$10 an hour, then that \$2 treat is 12 minutes of your life.
- Question a purchase before sealing the deal. How will this item impact your life?
- Limit your indulgences. Cut back as best you can.
- Put as much of your paycheck as you can into savings. You can learn to live on less.
- Always pay off your credit card. You won't have to pay interest. Plus, you'll start to realize how much spending you can afford.
- Pay your bills automatically. Set up automatic transfers so no bill is late.
- Ask about promotional rates for Internet. You may be able to significantly drop your fee.
- Look into a less expensive cell phone plan. Ask your provider if it offers less expensive plans.
- Consider refinancing. Auto and Home Equity Loan rates have really dropped. By refinancing, you could save yourself lots.
- Buy your clothes at a thrift shop. Or, look into selling clothes you don't wear anymore.

Source: www.finance.yahoo.com



National Credit Union Youth Week April 20-26, 2014

Catch the \$ave Wave™

Credit unions across the country celebrate their young members this week. Encourage your children and grandchildren to set up a Custodial Account to teach them how to save their money.

This year's theme, Catch the \$ave Wave™, gets the youngsters ready for summer – beaches, surf and sand. It's also a fun way to get them excited for visiting and saving at the credit union.

It's the perfect opportunity to prepare your kids for financial responsibility. Catch the \$ave Wave today!

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.lovemycrreditunion.org/Sprint.



Share Us Today!

Help your parents, grandparents, children, grandchildren, siblings, and spouse start Spring off on the right financial track by referring them to Fort Billings FCU. We offer competitive savings rates, low rate loans, little to no fees, convenient services, online services, friendly member service, safety and soundness, and more.

Don't forget about your co-workers. If you work for one of our Select Employee Groups (SEGs), your co-workers are eligible to join and benefit from the many advantages of credit union membership. Go to our web site at www.fortbillings.org for a list of SEGs.

*Fort Billings FCU...
Gloucester County's Best!*



2014 Holiday Closings

Memorial Day

Monday, May 26, 2014

Independence Day

Friday, July 4, 2014

Labor Day

Monday, September 1, 2014

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.

Taking A Vacation?

Stop By And Get Your American Express Travelers Cheques First



Before you get on the plane or drive out of town, be sure to stop by to purchase some American Express Travelers Cheques. They can be used worldwide and they are safer to carry than lots of cash and plastic. Plus, if you lose them or if they are stolen, they are easily and quickly refunded. They are available in a variety of denominations. Don't leave home without them!