

Gloucester County's Best!



THE SENTINEL

The Newsletter For Members Of Fort Billings Federal Credit Union

January 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



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.

Homeowners, Need Some Extra Money?

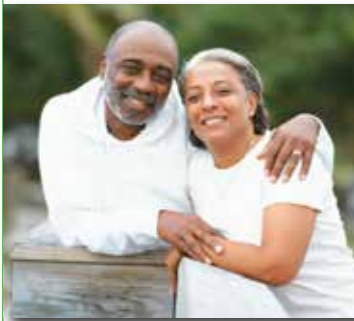
With a Home Equity Line of Credit, you can afford home improvements, take care of medical/education expenses and handle vacation costs. With this revolving credit line, you borrow money as the need arises.

Fort Billings FCU offers great low fixed rates and flexible repayment terms.

Applying is easy! Just stop by, give us a call or log in to Home Banking.



Contribute To Your Retirement Fund Today!



It's easy to open an Individual Retirement Account or contribute to an existing one at Fort Billings FCU. The credit union offers Traditional and Roth IRAs as well as Coverdell Education Savings Accounts. Each features its own tax advantages.

For a Traditional IRA, because you get a tax benefit when you deposit, you will pay taxes whenever you withdraw funds. You can start withdrawing from this account when you become 59½ years old. You must begin withdrawing funds once you reach 70½ years of age.

Money grows tax-free in Roth IRAs. If the account has been opened for five years and you are either older than 59½, disabled or a first time homebuyer, you can withdraw the money at any time.

In a Coverdell Education Savings Account, earnings grow tax-free. And, you pay no taxes or penalties on the withdrawn money, as long as you use it for qualified higher educational expenses, before the child reaches age 30.

With any IRA, you can conveniently deposit money all through the year with direct deposit or payroll deduction.

Remember, the deadline for contributing to your IRA for 2013 is April 15, 2014, which is also the deadline for filing your taxes. To open an IRA, just stop by or give us a call!

Credit Union Membership Makes A Perfect Gift

Tell your parents, siblings, grandparents, grandchildren, spouse, and children about the benefits of credit union membership and give them the New Year's gift that keeps on giving.

Get membership applications today by stopping in or giving us a call.



www.fortbillings.org



Giving Joy To Toys For Tots

John Greskiewicz, President/CEO, presents the toys that were collected in the credit union lobby to Harry S. Prince, of the Marine Corps League, Semper Fidelis Detachment. Each year the credit union participates in the Toys For Tots program, which benefits the less fortunate children in our community.

Helping Hands Food Drive

Lynn Cymerman, Executive Vice President, presents a gift card and cases of food to Michael Pszwaro, from Helping Hands, to help feed the needy from Gibbstown, Paulsboro and Swedesboro this holiday season.



A special thank you goes out to our members who donated non-perishable items during this year's food drive!

Want Your Tax Refund Faster?

Use Direct Deposit

Direct deposit is the best way to receive your tax refund. You will get your money weeks before a paper check would arrive in the mail. It can take up to six weeks to receive a paper check. With direct deposit, you do not have to worry about your check being stolen or lost in the mail. Plus, you don't have to make a special trip to the credit union to deposit your tax refund paper check since your funds are automatically deposited into your account.

When completing your tax form, be sure to include your correct account number and the credit union's routing number (2312 7811 9). Be very careful, because if this area is incorrect, you may lose your refund or it could go to someone else.

You and your spouse must be on the account you choose if you filed a joint tax return. Please do not hesitate to contact us if you have any questions.



2014 Holiday Closings

New Year's Day

Wednesday, January 1, 2014

Birthday of Martin Luther King, Jr.

Monday, January 20, 2014

Washington's Birthday

Monday, February 17, 2014

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

Get A Handle On Your Debt

Now is the time to get your holiday bills under control with Fort Billings FCU's Debt Consolidation Loan (Personal Loan). It offers low rates and a variety

of terms to help make paying off your bills easy and affordable. You just write one check and everything is covered.

Applying is easy! Give us a call, visit in person or surf over to www.fortbillings.org and log into Home Banking today!



Update Your Information

Please ensure 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.



Annual Meeting

Fort Billings FCU will hold its 2014 Annual Meeting in the lobby of the credit union on Wednesday, March 26, 2014, at 5:00 PM. Members are welcome. Light refreshments will be served.