

Winter 2017

MEMBER SOURCE

Your Reliable Credit Union Connection



PRESIDENT'S MESSAGE

Welcome to your new newsletter! We have rebranded our newsletter and renamed it to better reflect our membership and our new website. The newly named **Member Source** will feature all the latest news for our members along with credit union events and the newest special offers to save you money.



Check Out Our New Website!

We're happy to be able to give our members a newly designed website. It's easier to navigate, giving you quicker access to the tools and features you use most. It's convenient and secure and gives you easy online and mobile access. Plus, we'll be featuring all the latest special offers and community and credit union news you can use.

Please take some time and search through the site and the newsletter. We'd love to hear your feedback.

Sincerely,

John Greskiewicz, CEO

SAVE A BUNDLE Transfer Your High-Rate Balances

If you're paying too much on high-interest balances on credit cards from other institutions, it's time to transfer those balances to a lower rate Gold or Platinum VISA® from Fort Billings FCU. You'll save on monthly payments over the life of the transfer, plus:

- No balance transfer fee
- No annual fee
- Introductory rates as low as 7.90% APR*
- 25-day grace period on purchases
- No minimum finance charge



Save When You Transfer Your Balances To A Fort Billings VISA

	Fort Billings FCU Platinum VISA	Balance Transfer Credit Card National Average
Balance	\$3,000	\$3,000
Interest Rate	7.90% APR*	16.99% APR**
Transfer Fee	\$0	\$90-\$150
Interest & Fees Paid**	\$72	\$240-\$300

Apply For A Fort Billings FCU VISA Today!

If you don't already have a Gold or Platinum VISA from Fort Billings FCU, it's easy to apply. Just sign on to **Remote Banking** and click on **Apply For A Loan**, come by the credit union or call us at **856-423-1469**. You'll get a great low rate and all the conveniences that come with VISA.

*APR = Annual Percentage Rate. Your APR may be higher than 7.90%, based on creditworthiness. Rate reverts to 9.99% APR after six month introductory rate. Rates are effective 11/1/2016, and are subject to change without notice. Contact us for more details.

**Rate and payment examples are approximate, over 6-month period and based on national average published on Bankrate.com on 10/14/16.



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YOUR SOURCE
For News And Notices



Get Cell Savings
With Sprint®

Looking for a good reason to switch your wireless company? Fort Billings FCU members get exclusive savings with the Sprint Credit Union Member Discount. You could save between 10% and 15% on your Sprint bill!

Visit LoveMyCreditUnion.org to see Sprint deals available to Fort Billings FCU members. Start saving today!

Join Us At The Annual Meeting

Fort Billings FCU's Annual Meeting will be held on Wednesday, March 29, 2017 at 5:00 p.m. in the credit union lobby.

We invite all members to attend so you can learn about the workings of the credit union and hear what we have planned for 2017. It's a great opportunity to socialize with other members, get some light refreshments and meet and speak with our staff. Please attend if you can.

Holiday Closings

Christmas Holiday –
Monday, December 26, 2016

New Year's Holiday –
Monday, January 2, 2017

Martin Luther King, Jr. Day –
Monday, January 16, 2017

For a list of all 2017 holiday closings, please see the **Contact** page on our website.

ANYWHERE ANYTIME ACCESS

With Remote Banking

Start the year fresh with
a more convenient way
to complete your transactions



Remote Banking from Fort Billings FCU lets you access your accounts from wherever you are, 24/7, conveniently from your home computer, laptop, smartphone or tablet. It's easy and safe banking right at your fingertips. With Remote Banking you can:

- Pay bills remotely with Online Bill Payer
- Verify checks cleared
- Transfer funds between accounts
- Enroll in eStatements
- View account balances

Enroll Today!

Learn more at www.fortbillings.org or talk with our Member Services department at the credit union.

Let Us Show You How An IRA Can Benefit You

Saving for your future is uniquely important. The earlier you save, the better off you'll be. We have IRA specialists at the credit union to help you with a plan for your future and answer any questions you might have about the type of IRA that is best for your money.

Open a Fort Billings FCU IRA today for the best rates possible. If you have an IRA elsewhere, consider moving it to Fort Billings FCU to get a better rate. It's one of the many perks of being a member.

Call one of our IRA specialists today at **856-423-1469** or learn more on our **Investments** page at www.fortbillings.org, where you can read our IRA brochures.



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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government agency.

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