



Fall 2017

MEMBER SOURCE

Your Reliable Credit Union Connection



NEED EXTRA CASH? Look No Further Than Your Front Door

Step into big savings and use your home's equity to borrow affordably and let big plans come to life: home upgrades, weddings, vacations or college. Or maybe you have medical expenses piling up or need to consolidate debt. A Home Equity Loan from Fort Billings FCU gives you the flexibility to use your money when you need it. Open the door to these benefits:

- No application fees
- No points to pay
- Finance up to 90% of home's appraised value
- Interest may be tax deductible

Home Equity Loan

Rates As Low As

5.25% APR*

Terms Available
Up To 15 Years

Make Big Plans Today

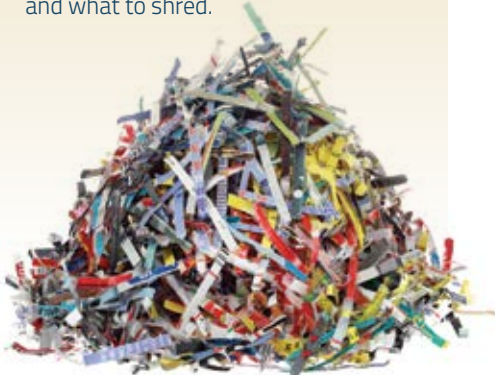
Apply Online, Stop By Or
Call **856-423-1469**

*APR = Annual Percentage Rate. Rates are accurate as of September 1, 2017 and subject to change at any time. Actual rates based on a member's creditworthiness; call the credit union for details. Consult your tax advisor for potential tax benefits.

FREE SHREDDING EVENT

Thursday, October 26, 2017 –
2 p.m. to 6 p.m.

Reduce, recycle and remove excess paper clutter confidentially at the Fort Billings FCU FREE Shredding Event. Details posted on our website about restrictions, plus, what to save and what to shred.



Or Looking For A NEW FRONT DOOR?

Get Flexible Home Financing Through our
Partnership with State Financial Network.

Call **800-426-7140**

- First Mortgages or Refinancing
- Fixed, Adjustable or Jumbo Loans
- Balloon and Interest-Only Loans



FORT BILLINGS
FEDERAL CREDIT UNION



Gloucester County's Best Just Got Better

YOUR SOURCE

For News And Notices
Employee Spotlight



Congratulations On 15 Years Of Service

ShaDonna Sharper-Johnson receives her 15 year anniversary plaque from CEO John Greskiewicz. As a token of our gratitude, ShaDonna also received a \$150 gift card. Thank you for 15 years of dedicated service to our members and the credit union as Data Processing/Teller.

Same Day ACH Effective September 15

Previously, most ACH transactions or payments were settled on the **next** business day. **As of Sept. 15, 2017**, a new regulation took effect: ACH transactions (both debits and credits) are settled on the **same** day as transmitted to the credit union. See "Latest News" on our website for more details.

Holiday Closings

Veterans Day – Saturday, Nov. 11

Thanksgiving – Thursday, Nov. 23

Christmas – Monday, Dec. 25

New Year's Day – Monday, Jan. 1

For a list of all future holiday closings, visit our website Contact Page.



BRIGHTEN YOUR SEASON

Power your jingle with an affordable holiday shopping helper. Fort Billings FCU VISA® credit cards deliver competitive credit card rates and a hassle-free way to pay wherever you are. All cards are EMV-chip-enabled for enhanced security.

- No annual fee
- No minimum finance charge
- No balance transfer fee
- 25-day grace period on purchases

Lighten your load and jingle all the way!



VISA® Credit Cards

Intro Rates As Low As

7.90% APR*

First 6 Months

Apply Today!

It's easy – just sign on to **Remote Banking** then click **Apply For A Loan**. If you prefer, stop by the credit union or call us at **856-423-1469**.

*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 9/1/2017, and are subject to change without notice. Contact us for more details.

CHRISTMAS CLUB FUNDS NOW AVAILABLE

Christmas Club funds were transferred on Oct. 2, so it's officially holiday shopping season kickoff! Wishing this applied to you? Stop by the credit union and sign up for a Club Account today – save and earn dividends for next holiday!



PO Box 369 | Paulsboro, NJ 08066

☎ 856-423-1469 ☎ 856-423-1092

✉ memberservices@fortbillings.org 🌐 fortbillings.org



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.

17-004149/17 Marketing Partners, Inc. (888) 641-1215