

Winter 2018

# MEMBER SOURCE

Your Reliable Credit Union Connection



## Introducing Student Loans

With college costs quickly escalating, turn to Fort Billings for a simple and smart solution that lets you borrow up to 100% of the school-certified cost of attendance.

### Smart Option Student Loan® By Sallie Mae®

- Competitive interest rates
- No origination fee and no prepayment penalty
- Quick approvals (higher approval rates with cosigner)
- Three repayment options
- Apply in under 15 minutes

### Learn More

Visit [www.fortbillingsfcu.org](http://www.fortbillingsfcu.org) or call 856-423-1469.

## HOT-HOT-HOT New Year Share Certificate Special

Baby, it's cold outside. So how about a hot 30-month Share Certificate Rate that will heat up your savings? Start the new year strong with safe and reliable dividend growth.

- Daily compounding interest
- \$500 minimum deposit
- Other rates and terms available

**Don't Miss Out – This Great Fixed Rate Won't Last!**

### Heat Up Your Savings Today!

Visit [www.fortbillingsfcu.org](http://www.fortbillingsfcu.org), stop by or call 856-423-1469.

## Share Certificate

Fixed Rate

**1.26%** APY\*  
**1.25%** APR\*\*

\$500 Minimum Deposit  
30-Month Term

\*APY = Annual Percentage Yield. Minimum deposit of \$500. Rate accurate as of 12/1/17 and subject to change without notice. Dividends are calculated daily, compounded and credited to your account quarterly. Early withdrawal penalties apply. \*\*APR = Annual Percentage Rate.



## Time To Invest IN YOUR FUTURE

Everyone needs to save for the Golden Years and supplement pension and/or Social Security benefits. Fort Billings can help you make the best selection keeping your age and financial goals in mind. Ask your tax advisor about possible tax advantages.

### Talk To Our IRA Specialists Today!

Call 856-423-1469 or stop by the credit union.



**FORT BILLINGS**  
FEDERAL CREDIT UNION



Gloucester County's Best Just Got Better

**YOUR SOURCE**  
For News And Notices  
Employee Spotlight



**A Pair Of Kudos!**

Nita McLaughlin receives her 5-year anniversary plaque from CEO, John Greskiewicz. Congrats on your service award, Nita, and your promotion to Assistant Manager.

**Join Us At Our Annual Meeting**

**Wed., March 28, 2018 at 5:00 p.m. in the credit union lobby**

All members are invited to attend and learn more about credit union updates and plans for 2018. Socialize with other members, get some light refreshments and meet and speak with our staff. Hope to see you there.

**Fort Billings FCU Celebrates Ovarian Cancer Awareness**



**EXPOSE YOUR HOME'S VALUE**



**Debt Consolidation | Renovations | Vacation | Education**

You've worked hard for your home. Now it's payback time! Use your home's equity as a valuable resource for low-cost financing. The payback possibilities are endless. Let Fort Billings FCU help you do more for less.

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

**Apply Now!**

Apply online, stop by or call **856-423-1469**.

**An Affordable Home Equity Loan**

Rates As Low As

**5.25% APR\***

Up To 15 Years

\*APR = Annual Percentage Rate. Rates are accurate as of December 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.



**We Have Mortgages**

Through our partnership with **State Financial Network**, members have access to flexible home financing. Call **800-426-7140** for details.

- First mortgages or refinancing
- Fixed, adjustable or jumbo loans
- Balloon and interest-only loans



**SAVE ON TURBOTAX® AND SPRINT!®**

Members enjoy savings on tax preparation and filing services and up to \$15 discount on TurboTax® Federal Products. Existing and new Sprint® customers can get Sprint's best ever deal – \$100 cash reward with every new Sprint line!

Learn more at [www.fortbillings.org](http://www.fortbillings.org).

**Holiday Closings**

**Christmas – Monday, Dec. 25, 2017**

**Martin Luther King Jr. Day – Monday, Jan. 15, 2018**

**New Year's Day – Monday, Jan. 1, 2018**

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



PO Box 369 | Paulsboro, NJ 08066

☎ 856-423-1469 ☎ 856-423-1092

✉ [memberservices@fortbillings.org](mailto:memberservices@fortbillings.org) 🌐 [fortbillings.org](http://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.