

# MEMBER SOURCE

Your Reliable Credit Union Connection



## Harvest a VISA® for the Holiday Season

**Expensive bank or department store credit cards will end up costing you more.**

The holidays add memories and delight to our lives but also pressure to budgets and schedules – from shopping and decorating to traveling and parties. This year, take it easy on yourself with our affordable holiday funding solution:

**VISA® at a fixed 9.99% APR\***

- Buy gifts online, around town or from your preferred retailers
- Make hotel reservations, eat out or buy tickets for your favorite performance
- Enjoy added protection with VISA's zero liability on purchases

**Take advantage of early holiday sales!**

A Fort Billings VISA Card will help make your holidays a little more fun and less expensive.

**Don't have our card?**

Apply today! Visit [www.fortbillings.org](http://www.fortbillings.org) for an instant credit decision or call 856-423-1469.

\* APR = Annual Percentage Rate. Rate effective October 1, 2019, and subject to change without notice. APR may vary based on creditworthiness, loan amount, term, and collateral. Contact the credit union for the complete details.

## We're Opening a Branch soon in the Pureland Industrial Complex!

**510 Heron Drive, Suite 205**

Fort Billings Federal Credit Union has been federally approved to open a branch office to serve you, our members, and the employees who work in Pureland, and their families! Our new branch office will be located at 510 Heron Drive, Suite 205. Watch your mail for updates!

**Coming  
Soon!**

# Christmas Clubs

Watch for your transfer to your regular share account on October 1, 2019.

If you're not yet enjoying the benefits of this convenient account, open yours today! You can relax and enjoy worry-free planning for the holidays.

## 24/7 Cash Access!

Our new ATM is up and running in the first drive-thru lane.

Enjoy anytime access and an additional way to tap into cash, when you need it most.

## Check Scam Alert

Stay vigilant against thieves looking to steal your identity or money – or both!

A recent scam is a letter with "a survey and bonus check" when shopping on eBay. You'll receive a bogus check in the mail; are asked to deposit it; then instructed to be a secret shopper at various "eBay merchants" by purchasing eBay gift cards. The clincher? You've paid for these cards at bogus stores from the check you've "deposited," only to discover the check was counterfeit. And the money you've spent is your own.

*If you believe you've been a victim of fraud, please contact us immediately.*

## Holiday Closings

### Columbus Day

Monday, October 14, 2019

### Veterans Day Observed

Monday, November 11, 2019

### Thanksgiving Day

Thursday, November 28, 2019

### Christmas Eve & Christmas Day

Tuesday, December 24, 2019 (closing at noon)

Wednesday, December 25, 2019

### New Year's Day

Wednesday, January 1, 2020

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



**The Banking Services You Deserve!**

Federally Insured  
by NCUA



# LPL Financial: Ready to Serve You

[www.FisherPA.com](http://www.FisherPA.com)

**Whether you're just starting out, saving for a house or your kids' college, or getting ready to retire, we're here to help you reach your financial objectives.**

We've teamed up with Charles R. Fisher Jr., CFP®, CDFA®, a Financial Consultant, to offer you guidance and professionalism with your financial future. As an independent professional representing LPL Financial, Chuck understands the challenges of saving, budgeting, and managing a multitude of life goals – including an investment strategy. To learn more, call 610.595.2929 x 319 or email him at [charles.fisher@lpl.com](mailto:charles.fisher@lpl.com). Chuck would be happy to meet you and learn about your plans!

No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. FBCU and LPL Financial are not registered brokers/dealers nor affiliates of LPL Financial. Not NCUA Insured, Not Credit Union Guaranteed, May Lose Value.



## Fighting Ovarian Cancer

**Thanks to our staff! They helped raise money and awareness in September to fight this silent killer.**

September was Ovarian Cancer Awareness Month. According to the National Ovarian Cancer Coalition (NOCC), "nearly 80% of women diagnosed with Ovarian Cancer are in advanced stages where the prognosis is poor." At Fort Billings, we wanted to help the NOCC spread awareness of this horrible disease that will take the lives of more than 14,000 women this year. (Source: <http://ovarian.org>.)

## HOLIDAY Skip-A-Pay Is Here!

**It's Easy to Get Extra Cash this Holiday Season.**



Don't panic because funds are low! Apply to skip your November, December, or January payment on your qualifying credit union loan(s).\* To initiate your skip, visit [www.fortbillings.org](http://www.fortbillings.org), stop in or call 856-423-1469.

\*With Holiday Skip A Pay, you authorize Fort Billings FCU to extend your final loan payment by one month. The \$35 processing fee per loan will be automatically deducted from your account. Interest will continue to accumulate on your loan during the month you skip your payment. All loan payments must be current to qualify. Please allow a minimum of two weeks to process your request.

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