

# MEMBER SOURCE

The Banking Services You Deserve!



## Tribute To The Passing Of Lynn Cymerman:



This past year, our credit union lost an integral part of our organization with the passing of our beloved employee, Lynn Cymerman.

Lynn was our Executive Vice President, who for 34 years championed many causes to build Fort Billings into the successful credit union we are today. Please join us in celebrating Lynn's memory.

## Tax Time Information

If you're expecting a refund, have it sent to Fort Billings. Direct deposit is the fastest and most secure way to receive your money – usually within 21 days. Just enter your Fort Billings information on your tax return:

1. Routing & Transit Number:  
231278119.
2. Select either checking or savings.
3. Enter your member number.

Get your refund faster with direct deposit: It's easy and safe!



## What's Your New Year's Resolution?

If one of your resolutions is to save more or transact business smarter, get started with a Fort Billings account. There's no reason to put it off. Our online account options are the best yet!

### Open A New Account From Here, There, or Anywhere!

- Visit our website at [www.fortbillings.org](http://www.fortbillings.org).
- Open a "Secondary Account" – a new Checking or Savings Account, Vacation or Christmas Club, a Money Market or CD.
- It takes only minutes!

Our online account opening is easy, convenient and secure — plus, you never have to leave the comforts of home!

Open an account today and get started on your resolutions!



### Know someone who needs us?

Your children, siblings, grandparents, grandchildren, or other family members are all eligible to join. We can also serve anyone who works for one of our Select Employee Groups. Share our convenient online membership application or have them call 856-423-1469.

## SAVE With FREE Checking!

Forget about fees with this account. You'll save time and money, with no minimum balance, no transaction fees, and a free Debit Card.

**Unlimited Access** – Make as many transactions as you'd like!

**\$5.00 Minimum Balance** – Rest easy without having to tie up your money.

**Convenient Debit Card** – Use your card to pay for purchases or withdraw cash from any ATM. Also, shop securely online, at your convenience.

**Online Access** – Manage your account 24/7 with Online and Mobile Banking.

### Stop in and see us.

We can give you a free comparison to show you all the ways you can save. This account makes terrific sense, especially if you're paying for an account elsewhere. Start saving and make the switch today!



## Cringeworthy Bills?

Transfer expensive credit card debt to our VISA Credit Card at a low 7.90% APR\*.

And continue to save with this low rate until your balances are paid — with no transfer fees!

It's easy to go overboard with credit cards - especially over the holidays when spending is high. If you overdid it, transfer those balances to a Fort Billings FCU VISA Credit Card. You'll save with a lower rate and affordable monthly payments.

Apply today at [www.fortbillings.org](http://www.fortbillings.org).

\*APR = Annual Percentage Rate. Rate effective January 1, 2021, 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.

## Annual Meeting

**Wednesday, March 31, 2021**

**Fort Billings Main Office Lobby**

**Business Meeting Begins at 5:00 pm**

Enjoy an informative session with light refreshments following the meeting. You'll have a chance to chat with staff and reflect on the credit union's progress. We'll also elect our Board of Directors. To reserve your seat, call 856-423-1469.

## Holiday Closings

**Martin Luther King, Jr. Day**

January 18, 2021

**Presidents' Day** - February 15, 2021

For a list of all future holiday closings, visit our website [Contact Page](#).



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## Smart Choices For Your Tax Refund

**Have you thought about how you might use the extra money? How about opening a Share Certificate?**

At Fort Billings, you can invest \$500 or more in a Share Certificate. Choose from a range of terms, 6 to 60 months, all of which offer excellent rates. If you have a larger amount to invest, Jumbo Certificates are also available.

Unlike the stock market, there is no risk. You'll rest easy knowing your earnings are guaranteed, with dividends calculated daily and paid monthly. Your savings are federally insured up to \$250,000, so funds stay safe and secure.

### Other ideas for your tax refund

There are many ways to use your refund, but we recommend avoiding the more trivial things, like new clothing or eating out.

Instead, consider something with a lasting impact, such as:

- Creating an emergency fund
- Contributing to an IRA
- Planning for retirement
- Paying down debt

Of course, it is your decision. But we hope you consider some of the more sensible ways you can make your funds work harder for you.

If you're ready to get started, we can help! Call us at 856-423-1469, or stop in to our main office in Gibbstown, or our new branch in Pureland!

## Budget Relief

**Use your home equity to consolidate debt.**

If you spent too much over the holidays or have too much outstanding debt, get budget relief using your home's equity. You'll qualify for an excellent

rate and can rest easy with low monthly payments. Plus, you'll avoid juggling multiple payments, which are more difficult to manage.

### Home Equity Loans as low as 3.99% APR\*

You can roll any other loans (even your mortgage!) into this affordable option. Apply today at [www.fortbillings.org](http://www.fortbillings.org) for immediate budget relief.

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## Happy New Year!

*We appreciate having the opportunity to serve you and hope that 2021 brings you financial prosperity, personal happiness, and peace. Thank you for your business!*



962 Billingsport Road | Gibbstown, NJ 08027 | 856-423-1469  
[memberservices@fortbillings.org](mailto:memberservices@fortbillings.org) | [fortbillings.org](http://fortbillings.org)