



WINTER 2022

MEMBER SOURCE

The Banking Services You Deserve!



WELCOME, 2022!

We appreciate having the opportunity to serve you and hope this new year brings you financial health and wealth, and personal happiness. We appreciate you!

IS DEBT SNOWBALLING?

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

Save with this low rate until your balances are paid — with no balance transfer fees!

Like the snow in winter, it's easy to see debt accumulate. If you collected too much debt from the holidays or had some unexpected expenses, roll those balances to a Fort Billings FCU VISA Credit Card. You can relax with an excellent APR and affordable monthly payments.

Don't stay snowed under!

VISA Balance Transfers: 7.90% APR*

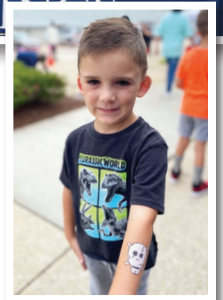
Apply at www.fortbillings.org or transfer those balances today.

*APR = Annual Percentage Rate. Rate effective January 1, 2022, 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.



Our Pureland Branch Celebration!

Thank you for joining us on October 9th. Your support was amazing, and everyone had a fabulous time!



In October, we celebrated a year of serving you from our beautiful Pureland Branch. Fun was in abundance as members, families, and friends enjoyed excellent food, prizes, face painting, and a balloon artist for the kids.

We can serve any employee who works in the Pureland Complex. If you know of a company or business owner interested in offering credit union membership, please introduce them to Fort Billings.

Thanks to all of you for making our first year at the Pureland Branch a terrific experience!

Share The Benefits Of Membership!

Tell your co-workers and spouse, siblings, parents, grandchildren, grandparents, etc. about our low-rate loans, friendly member service, convenient services, competitive savings rates, etc.

They can stop by, or apply online for membership!





JOIN US! Annual Meeting

Wednesday, March 30, 2022
Fort Billings Main Office Lobby
Business Meeting Begins at 5:00 p.m.

This event is your opportunity to meet with staff, board members and to discuss your credit union's progress. We'll also hold our elections for the Board of Directors and review the financials from 2021. To reserve your seat, please call us at 856-423-1469.

We Need Your Information!

For exceptional service, please update your contact information: current phone numbers, mailing address, and email addresses. This will ensure you receive important mailings, and that we can contact you with questions about your account.

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 17, 2022

Presidents' Day
Monday, February 21, 2022

Memorial Day
Monday, May 30, 2022

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



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by NCUA



Retirement Strategies To Live By

Start with an IRA as a supplement to your retirement plan.

Experts recommend having 70% to 80% of your preretirement income available to maintain your current standard of living. If you're looking for ways to supplement other retirement funds, such as social security or a 401(k), an IRA is an excellent option. You can also reduce your tax burden for added savings today!

Make an annual IRA contribution

Contributions to traditional and Roth IRAs can reach \$6,000 for the 2021 and 2022 tax years (\$7,000 if you're age 50, or older), provided your taxable compensation for the year was more than this dollar limit. Remember, for 2021 and later, there is no longer an age limit on making regular contributions to traditional and Roth IRAs, as long as you have earned income.



The deadline to open an IRA for the 2021 tax year is April 15, 2022.

To learn more or compare your options, call us at 856-423-1469.

Source: <https://www.irs.gov/Retirement-Plans/Plan-Participant--Employee/Retirement-Topics-IRA-Contribution-Limits>.

Receive Your Refund Faster!

If you're expecting a tax refund, choose direct deposit to Fort Billings FCU. It's the fastest, most secure way to receive your money – usually within 21 days.

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.

Direct deposit is the most sensible way to receive your funds!



Visit our website fortbillings.org

It's the perfect place to obtain the latest credit union news.

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