



WINTER 2024

MEMBER SOURCE

The Banking Services You Deserve!



Congratulations, John!

Celebrating 15 Years Of Service



With great pride and gratitude, we're honoring John Greskiewicz, our President and CEO, on his 15th anniversary with Fort Billings Federal Credit Union.

Under John's guidance, we've grown in size, strength, and commitment to our core values. He represents the essence of the credit union movement, with a dedication to putting our members first.

In a tribute to John's 15 years of service, Sheri Bay, our Executive Vice President, recently presented him with a commemorative plaque. This token of appreciation is more than just a symbol of his time with us; it's a testament to his impact on our institution and each of us personally.

Congratulations, John!

Happy New Year!

We're excited to assist you throughout this new year, working together to achieve your financial goals. Thank you for selecting us as your trusted financial partner!

LEASE ENDING?

Own It with Our Easy Buyback Option!

- Save with financing as low as 5.49% APR*
- Relax with 100% financing, including tax, title, and license
- Apply online — at your convenience!



Ready to keep your leased vehicle?

With our lease buyback program, you can continue enjoying your current car without the financial strain. We provide 100% financing at an affordable rate, ensuring payments stay low. Contact your leasing agent for your vehicle's buyback details, and then contact us for the financing!

Prefer to buy new?

Our rates and flexible payment options make buying a brand-new car easy. Select the model and features that suit you best — and enjoy the latest features with maximum savings.

Apply today!

Stop in, call 856-423-1469, or apply at www.fortbillings.org.

* APR = Annual Percentage Rate. The rate is effective December 1, 2023, and is subject to change without notice. APR may vary based on creditworthiness, loan amount, term, and collateral. Contact the credit union for the complete details.

Holiday Hangover?

Transfer your leftover debt to our Visa Credit Card and save with transfer rates as low as 7.90% APR*.

If you're struggling with too much holiday debt, consider moving those balances to a Fort Billings FCU Visa Credit Card. Benefit from our low, fixed rate that will save you money immediately, plus enjoy the advantage of zero balance transfer fees.

Our rates are excellent, starting as low as 9.99% APR*, with an even lower rate of 7.90% APR* for balance transfers. This rate is fixed for the lifetime of your transferred balances.

Not yet a cardholder?

It's easy to apply at www.fortbillings.org. To transfer your high-rate balances, stop in or call 856-423-1469.

* APR = Annual Percentage Rate. The rate is effective December 1, 2023, and is subject to change without notice. APR may vary based on creditworthiness, loan amount, term, and collateral. Contact the credit union for the complete details.





Fast & Secure: Choose Fort Billings for your tax refund!

Why wait for a check in
the mail when you can

have your refund deposited directly into your
account? It's the fastest way to receive your
money, typically within 21 days!

Send your refund to FBFCU:

**Simply enter our 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 fastest, most secure way
to receive your refund!

Annual Meeting Announcement

Wednesday, March 27, 2024

Fort Billings Main Office Lobby
Business Meeting Begins at 5:00 pm

Attend our Annual Meeting to celebrate our
accomplishments and learn about future initia-
tives. We'll hold our annual Board of Directors
elections, review year-end financial statements,
and discuss specifics from 2023. This is also
an excellent opportunity to meet our staff and
board members. To secure your spot, please
call 856-423-1469.

Holiday Closings

New Year's Day

Monday, January 1, 2024

Martin Luther King Jr. Day

Monday January 15, 2024

President's Day

Monday, February 19, 2024

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



Federally Insured
by NCUA



OPEN AN IRA!

At Fort Billings Federal Credit Union,
we're committed to helping our
members make informed financial
decisions, and we believe under-
standing the benefits of an IRA is
crucial. With the 2023 tax season
approaching, consider opening
an IRA.



Why is opening an IRA a good move?

Tax Advantages: One of the most compelling reasons to open an IRA
before the tax deadline is the potential tax benefit. Depending on the
type of IRA you choose (Traditional or Roth), your contributions can be
tax-deductible now or provide tax-free income later in retirement.

Compounding Interest: The earlier you start saving in an IRA, the more
time your money has to grow through compounding interest. This can
profoundly impact the growth of your retirement savings over time.

Maximize Contributions: Opening an IRA early in the year gives you
more time to contribute and maximize your annual limit, enhancing the
potential growth of your retirement funds.

Financial Security: Starting an IRA contributes to your long-term finan-
cial security. Ensuring you have a solid financial plan for your retirement
years is essential.

Flexible Options: IRAs offer a range of investment choices, allowing you
to tailor your portfolio according to your risk tolerance and investment
goals.

How can we help?

We offer both Traditional and Roth IRA options. Our team is here to
guide you through the process, helping you understand the differences
and benefits of each so you can make the best choice for your financial
situation.

Take action:

Don't wait to consider your retirement and tax-saving strategies.
Opening an IRA now can lead to a more secure financial future. If you're
considering an IRA or have questions, our knowledgeable staff is here
to assist you.

To learn more, visit a branch or call us. Remember, investing in your
future starts now! The deadline to open an IRA for the 2023 tax year is
April 15, 2024.

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 or if there's potential fraud on your account.

Follow Us On Facebook & Instagram!

Stay connected, meet our staff, and be the first to learn the
latest news from Fort Billings Federal Credit Union.

962 Billingsport Road | Gibbstown, NJ 08027 | 856-423-1469
510 Heron Drive, Suite 205 | Swedesboro, NJ 08085