



SUMMER 2023

MEMBER SOURCE

The Banking Services You Deserve!



Exciting Updates:

An enhanced Debit Card program and a new Mobile App are coming soon!

Our Debit Card program will soon have a significant upgrade, offering many new benefits. It will roll out later in September. But rest easy; no new cards will need to be reissued! A new and improved Mobile App will also be introduced to complement your enhanced card offerings.

You'll love these perks:

▶ An enhanced Mobile App will be available, ready to pair with your Debit Card, offering more card controls. These include new alerts regarding travel and Debit Card spending. For added security, you can also shut your card down — if it's lost or stolen.

▶ There will be a new 800 number to call if you've experienced fraud.

Our Debit Card transition will occur in September. Stay tuned for details!



Update 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.

AUTO EXPRESS LOANS: THE BEST WAY TO BUY A CAR.

Shopping for a new vehicle? You can count on us for some of the best auto loan rates around. We also have multiple resources to ensure your next car purchase is easy and worry-free.

Convenient Preapprovals

Our **Auto Express Loan** can get you pre-approved for the financing fast, so you'll know exactly how much you can spend at the dealership. You'll get a check (valid up to a certain dollar amount) for a seamless, secure transaction.

How does this help your bottom line?

You'll be able to negotiate a better price for your vehicle and stay within budget. You also avoid unwanted dealer pressure.

Auto Loans

- Save with rates as low as 4.99% APR*.
- Buy a new or used vehicle.
- Refinance a current loan for lower monthly payments.
- Buy back your auto lease and save.
- 100% financing is available.

Get Started!

See us first, and rest easy, knowing you're getting your best deal. Visit www.fortbillings.org or call our Loan Department at 856-423-1469, ext. 8133 or 8127.

*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice.



Don't Sweat It, Skip It! Vacation Skip-a-Pay Is Back

This summer, don't sweat your loan payment — skip it! You'll have more cash for added fun. You can skip any qualifying monthly loan payment(s) this July or August.*

If you pay your loan with Direct Deposit or Payroll Deduction, we'll deposit the cash directly into your Share Savings or Checking Account – for quick and easy access. Simply complete our convenient skip form or call 856-423-1469.

*Excludes VISA, Mortgages, Home Equity Loans and Credit Rebuilder loans. All loans must be current to qualify. Please allow two weeks to process your request. Interest will continue to accrue during the month you skip. There is a low \$35 processing fee per loan, deducted automatically from your account.



College Students & Grads: WE'RE HERE FOR YOU!

Credit union membership doesn't stop just because you're leaving home. We have everything you need!

Membership to Fort Billings FCU never stops, even if you're off to school or relocating for a new job.

Visa Credit Card at a low 9.99% APR*

- While saving with a low fixed APR, you'll rest easy knowing you have a card to pay for expenses or emergencies.

MasterCard Debit/ATM Cards

- Get cash from an ATM or make purchases. It's convenient for food and other daily expenses.

Mobile Banking

- It's the fastest way to transact business — track balances, pay bills, make deposits and transfers, apply for a loan, and more.

Stop in or get started at www.fortbillings.org.

*APR = Annual Percentage Rate. Rate effective June 1, 2023, and subject to change without notice. APR may vary based on creditworthiness, loan amount, term, and collateral. The card may require a co-signer. Contact the credit union for the complete details.

Holiday Closings

Independence Day Tuesday, July 4, 2023

Labor Day Monday, September 4, 2023

Columbus Day Monday, October 9, 2023

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



Federally Insured
by NCUA



Summer Travels? Carry Our Visa Credit Card!

Using your Visa Credit Card is always safer than carrying cash when traveling. You can easily book hotel or flight reservations, rent a car, dine out or buy souvenirs — without worrying about your cash.

It's perfect for your purchases!

- Save with a low 9.99% APR* and no annual fee.
- Use anywhere Visa is accepted.
- Make hotel reservations, secure your flight, or pay for travel expenses.
- Feel confident with Visa's Zero Liability Purchase Protection.

Call, request your card by email, or apply online at <https://www.fortbillings.org>.

*APR = Annual Percentage Rate. Your rate may vary based on your credit history.



Choose Pen vs. Pin

When paying with your MasterCard Debit Card, we encourage you to choose "Pen" (signing for your transaction) vs. "Pin" (entering a personal identification number).



There are several advantages:

- Merchants encourage Pin transactions because their fees are less than those approved with a signature. These transactions also tend to clear your account faster.
- With Pen transactions (signing), the transaction may take longer to clear. It also eliminates the need for your Pin, reducing the possibility of someone capturing that number.

You also gain added protection.

- Signing for the transaction protects you under MasterCard's Zero Liability Protection Policy, and you won't be responsible for fraudulent charges.
- The transaction goes through MasterCard's credit channel. It offers greater security and doesn't leave the balance of your Checking funds open to fraudsters if a breach occurs.

Safeguard your debit transactions.

Questions? Give us a call at 856-423-1469.

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