

# MEMBER SOURCE

The Banking Services You Deserve!



## Express Checks Make Auto Buying Easy

Get pre-approved with our Auto Express Loan. It's the better way to shop for your next new car!

### There are multiple benefits:

- Know precisely how much you can spend at the dealership.
- Shop at your discretion.
- Negotiate a better price for your vehicle.
- Avoid getting roped into costly dealer financing.

Apply online or in person. Once approved, you'll receive a check (valid up to a certain dollar amount) to shop with and ultimately buy your car.

**For example:** If you'd like to buy a car for \$25,000, you'll receive a check for up to \$30,000. Once you find your vehicle and negotiate the best price, you'll fill in the purchase amount. You and the dealer will sign the check, and then you drive home a new car!

When we receive the check, we'll contact you with the amount of your monthly payments. You do not need to come back in, and your interest does not begin until the check clears.

### What a great way to shop!

It's seamless. You gain confidence and bargaining power for a better deal. To apply, call 856-423-1469, option #2 or apply online at [www.fortbillings.org](http://www.fortbillings.org).



## Visa: Perfect For The Holidays!

Your Fort Billings VISA Credit Card is your best bet for savings and convenience.

Our card will let you rest easy this holiday season despite a rising rate environment — save with a low fixed rate that won't change based on market conditions. Flexible credit lines are also available; plus, there are no unfair fees to gouge you!

### Buy everything on your wish list:

- Save with a fixed APR starting at **9.99% APR\***.
- Transfer balances from other cards at a low **7.90% APR\*** — continue to save at this low rate for the life of the balance.
- Pay **NO** annual or balance transfer fees.

### No worries, only savings!

Your Fort Billings FCU VISA Card is perfect for the holidays and much more. Apply at [www.fortbillings.org](http://www.fortbillings.org) or call 856-423-1469, option #2.

\* APR = Annual Percentage Rate. Rate effective September 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.

## VISA Gift Cards

The perfect gift for anyone, they cost only \$3 each. That fee is less than any retailer!

Trouble finding the gift for the person who has everything? Stop in and purchase your VISA Gift Cards. They're ideal for friends, family, or co-workers and available in any amount.



Visit our website [fortbillings.org](http://fortbillings.org)

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



## Shred Day

Thursday, October 20, 2022

3:00 pm - 6:00 pm

Main Office

962 Billingsport Road, Gibbstown, NJ

Bring your sensitive papers to our annual Shred Event. You'll keep things tidy at home while ensuring private information stays out of the hands of fraudsters. Bring any papers you'd like shredded, up to four boxes

## Food Drive

November 1-21, 2022

Bring your non-perishable food items to either location; it's an opportunity to show your care for those who need it most! All donations will be delivered to the Helping Hands so everyone can enjoy a plentiful holiday meal.



## Marine's Toys for Tots

We're a collection site starting November 25, 2022.

Bring your unwrapped toy to any branch. Toys will be distributed throughout the community to children in need, making their holiday season brighter.



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LENDER

Equal  
Opportunity  
LENDER

## Holiday Skip A Pay

Use the extra cash to lighten your load – and enjoy the season more!

The holidays get more costly every year. If you're short on cash, apply to skip your qualifying November, December, or January loan payment.\* It's easy to initiate your skip; visit [www.fortbillings.org](http://www.fortbillings.org), stop in, or call 856-423-1469 for your Skip Coupon.

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. Skips are limited to 3 skips per life of loan.



## It's Christmas Club Time!

Christmas Club funds will be transferred into your Share Savings Account on October 3, 2022. You'll enjoy the results of your efforts and a tidy sum for the holidays!

### Open your account for 2023.

A Christmas Club lets you budget for the holidays all year long. Make as many deposits as you'd like in any amount; there are no restrictions! Even better, use Direct Deposit to set aside funds every pay period.

### Save money for Christmas the painless way:

- Use Direct Deposit for consistent savings.
- Enjoy the compounding of dividends for greater earnings.
- Funds are available every October, ready for the holidays.

### Now's the time.

The earlier you start, the more you'll save! Call 856-423-1469 or visit [www.fortbillings.org](http://www.fortbillings.org) to open your account.



## Holiday Closings

- Columbus Day ..... Monday, October 10, 2022
- Veterans Day ..... Friday, November 11, 2022
- Thanksgiving ..... Thursday, November 24, 2022
- Christmas Day ..... Monday, December 26, 2022 (observed)
- New Year's Day ..... Monday, January 2, 2023 (observed)

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

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