

MEMBER SOURCE

The Banking Services You Deserve!



You've Got Options!

The season's changing, and there's plenty to do before the cooler temperatures arrive. Whether you spruce up your home with new furniture, a bathroom upgrade, new appliances, or even add a new room, we have the financing solutions for you.

Home Equity Loans as low as 5.99% APR*

Auto Loans as low as 4.99% APR*

Consolidate Debt

- Eliminate multiple payments and high rates.
- Pay off credit cards, medical bills, and more!

Button Up

- Get your home ready for cooler weather by adding insulation, new windows, a new roof, or a new furnace.

Buy A Car

- Plan a fall road trip — and see the colors in style!
- Repay in up to 84 months.
- Or refinance for lower monthly payments.

Ready?

Apply at www.fortbillings.org.

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



MAKE HOLIDAY WISHES COME TRUE!

Celebrate this festive time of year and save with your Fort Billings Visa Credit Card.

You can relax this holiday season with our card's excellent low rate. With flexible credit lines and no unfair fees, your peace of mind is the bottom line!

Keep shopping easy and worry-free:

- Save with a fixed APR as low as **9.99% APR***
- Transfer balances from other cards and save with our **7.90% APR***.
- There are no annual fees or balance transfer charges — for added savings.
- Shop online securely for added convenience.
- Gain extra security with Visa's Zero Liability Purchase protection.

Relax and revel in savings!

A Fort Billings Visa Card is your perfect shopping companion. Use it for all your holiday needs and anything else, no matter the time of year.

Apply now at www.fortbillings.org or call 856-423-1469.

*APR = Annual Percentage Rate. Rate effective September 1, 2023, 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.



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 products, competitive savings rates, etc.

They can stop by, or apply online for membership!





Members-Only Shred Day

Thursday, October 26, 2023

3:00 pm - 6:00 pm

Main Office - 962 Billingsport Road
Gibbstown, NJ

It's time to declutter and bring your confidential papers to our annual Shred Event. You'll protect your identity and keep your data safe! Bring any papers, up to four boxes per member.

Helping Hands Food Drive

November 1-20, 2023

Donate your non-perishable foods to either branch location; it's an opportunity to show your care for those who need it most! All items will go to Helping Hands, so everyone in our community can enjoy a happier holiday.

Marine's Toys for Tots

We're collecting toys from
November 24 - December 15, 2023!

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

Holiday Closings

Columbus Day

Monday, October 9, 2023

Thanksgiving

Thursday, November 23, 2023

Christmas Day

Monday, December 25, 2023

New Year's Day

Monday, January 1, 2024

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



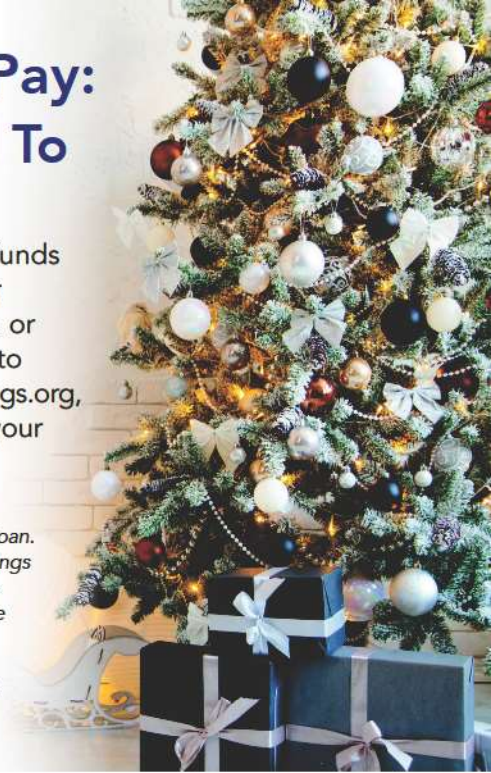
Federally Insured
by NCUA



Holiday Skip A Pay: Add Some Tinsel To Your Tree!

The holidays will be here fast. If funds are a little low, apply to skip your qualifying November, December, or January loan payment.* It's easy to initiate your skip; visit www.fortbillings.org, stop in, or call 856-423-1469 for your Skip Coupon.

**Excludes home equity, credit card and credit rebuilder loans. Maximum of 3 skips per life of loan. 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.*



'Tis The Season!

Get set for a joyful holiday season with our Christmas Club Account.

On October 2, 2023, your Christmas Club funds will transfer into your Share Savings Account, providing the holiday cash you need. Enjoy the fruits of your year-round savings strategy!

Ready to embark on a merrier 2024?

Our Christmas Club lets you effectively budget for the festivities throughout the year. Make deposits in any amount, at any time, without constraints. Then boost your savings with Direct Deposit, setting aside funds every pay period.

Build your holiday nest egg:

- Consistently save through Direct Deposit.
- Access your funds every October.

Get ready for more holiday cheer!

Open your Christmas Club Account at www.fortbillings.org.

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.

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