



FALL 2024

MEMBER SOURCE

The Banking Services You Deserve!



Visit our website
fortbillings.org

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

Plan Ahead, Celebrate Stress Free!

Open a Christmas Club account and enjoy a worry-free holiday season, with funds ready when you need them.

If you're already a Christmas Club member, your funds will be disbursed on October 1, 2024 — just in time for holiday shopping. From buying gifts to planning a holiday getaway, this account helps cover your costs without the burden of unwanted debt.

Now's The Time To Prepare For 2025!

Open a Christmas Club account today and enjoy the peace of mind that comes with being prepared. By saving throughout the year, you can avoid overspending and eliminate the stress of last-minute financial surprises. Visit www.fortbillings.org to open your account today.



DRIVE INTO AUTUMN SAVINGS!

Looking for the best deal of the season? From September 11th to October 31st, enjoy 1% off our auto loan rates and cruise into fall with confidence.



Whether you're upgrading to a family-friendly vehicle, buying your first car, or treating yourself to something new, our auto loan rates give you the flexibility and savings you deserve.

With a low APR, you'll keep more savings in your pocket — lower monthly payments and less interest paid over the life of the loan mean your savings add up every day.

Flexible Monthly Payments: Up to 84 months on models 2023 and newer!

Interest Rate Rebate: Maximize your borrowing power with an extra 1% off our already competitive rates.

Winter-Ready Driving: Upgrade to a new car before colder weather sets in, and drive with confidence this winter.

For added peace of mind, protect your investment with GAP (Guaranteed Asset Protection).

GAP: Covers the difference between your car's value and what you owe on the loan if your vehicle is totaled or stolen for only \$499.

Apply today at www.fortbillings.org or call 856-423-1469. Your new fall ride is just a few clicks away!

*Advertised "as low as" annual percentage rates (APR) is determined by risk-based lending and credit scoring. We cannot quote an exact or formal rate without a submitted application and credit check. Your actual APR may differ and will be determined at the time of application after a credit review. Rates and fees are subject to change at any time.

Holiday Skip-A-Pay:

Skip the Stress — Keep the Cash!

Need some extra funds for the holidays? For just \$35, you can skip a November, December, or January loan payment and enjoy more cash this busy time of year on qualifying loans*!

Don't let holiday expenses weigh you down!

It's easy to initiate your skip; visit www.fortbillings.org, stop in, or call 856-423-1469 for your Skip-a-Pay Coupon.

*Excludes Real Estate (HELOC), Credit Card, and Credit Builder loans. With 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.





It's the Season of Giving

Food Drive For Helping Hands

You can support our community this November by participating in our Food Drive for Helping Hands. We're collecting non-perishable items at both offices to assist those in need during the holiday season. Keep an eye out for drop-off dates and locations; together, we can make a meaningful difference for families in our area.

Toy Drive With Toys For Tots

From now until December, spread more joy by donating to our Toy Drive with Toys for Tots. Your contribution of a new, unwrapped toy can brighten the holiday season for a local child in need. Drop off your gifts at either of our offices and know that your generosity will bring smiles to those less fortunate.

Holiday Closings

Columbus Day

Monday, October 14, 2024

Veteran's Day

Monday, November 11, 2024

Thanksgiving

Thursday, November 28, 2024

Christmas

Wednesday, December 25, 2024

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



Federally Insured
by NCUA



KOFE — Your Financial Wellness Resource

At Fort Billings FCU, we're committed to helping you achieve financial success. That's why we offer you the benefit of KOFE (Knowledge of Financial Education) as a free resource. KOFE provides the tools, guidance, and support you need to stay financially fit and make informed decisions about your money.

How KOFE Can Help You:

Create a Budget: Learn to track your spending and develop smart saving strategies.

Get Out of Debt: Access expert advice and proven strategies to reduce debt and regain financial control.

Plan for Retirement: Explore options for saving and investing to ensure a secure financial future.

Understand Your Credit Report: Get professional guidance to help monitor and improve your credit score.

Prepare for Major Life Events: Learn more about buying your first home, paying off debt, and avoiding foreclosure.

KOFE offers a variety of easy-to-use educational materials, interactive courses, and personalized financial coaching. Our coaches are ready to assist you with everything from budgeting and saving strategies to credit repair. Whatever your financial goals, KOFE is here to help.

Take control of your financial future!

Registration is easy and always free - visit <https://fortbillings.kofetime.com/>

Want More Savings?

This holiday season, shop smarter with a Fort Billings Visa Credit Card!

As the holidays approach, the excitement of gift-giving often comes with added stress. Make things easier with a Fort Billings Visa Credit Card, offering the perfect blend of savings, security, and convenience.

Unlock your savings with a fixed APR starting at 7.90% APR* on our Platinum and Gold Cards!

Plus, enjoy these added perks:

- Shop online with confidence, knowing your information is protected.
- Relax with Visa's Zero Liability Purchase Protection, shielding you from unauthorized charges.
- Take control and manage your card 24/7 with our eZCard App.
- Enjoy stress-free shopping with a card that's perfect for all your holiday needs.

A Fort Billings Visa Credit Card ensures you're ready for everything the holidays bring. Apply today at www.fortbillings.org or call 856-423-1469.

Rates effective as of January 2024. *Advertised "as low as" annual percentage rates (APR) is determined by risk-based lending and credit scoring. We cannot quote an exact or formal rate without a submitted application and credit check. Your actual APR may differ and will be determined at the time of application after a credit review. Rates and fees are subject to change at any time.



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