

MEMBER SOURCE

The Banking Services You Deserve!



Buying Your First Home?

Take Advantage of Our First-Time Home Buyers Program!

Dreaming of homeownership? Our FREE First-Time Homebuyers' Certificate Program offers \$100 off your closing costs after completing our Home Buying course. With support from KOFE and State Financial Network, you'll enter the housing market well-prepared.

Key Benefits:

Become a Savvy Shopper: Master the home-buying process at no cost — from choosing the right property to understanding mortgage terms.

Savings on Closing Costs: Save \$100 on mortgage fees, allowing you to invest more into your new home.

Get Pre-Approved: Begin your home-buying journey confidently and enjoy potential savings.

Buying your first home can seem daunting. Our educational resources simplify the process, helping you understand key aspects such as credit scores, mortgage pre-approval, and down payment requirements.

Start Your Journey Home!

Get pre-approved today with State Financial Network, LLC. Visit our website to begin: <https://statefinancialnetwork.com/fortbillingsfcu-getpreapproved/>.



UNLOCK YOUR HOME'S POTENTIAL THIS SPRING!

HELOC SPECIAL:

\$100 Off Processing Fees Through April

Make your home improvement dreams a reality this spring with a Home Equity Line of Credit (HELOC). Enjoy competitive fixed rates starting at 5.99% APR* and tap into up to 90% of your home's value with minimal costs.

- **Competitive Fixed Rates:** Keep payments affordable with rates as low as 5.99% APR*.
- **Flexible Terms:** Choose from a 10 or a 15-year repayment plan with generous draw periods.
- **Low Processing Fees:** Just \$399 this spring after your discount.
- **Unlimited Uses:** Use for everything from spring projects, home renovations, debt consolidation, or to a vehicle purchase.

Apply Today!

We make getting a HELOC easy and convenient. Get started now and transform your home with the savings you deserve. Apply 24/7 at www.fortbillings.org or call 856-423-1469.

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

Meet Christian Kuriger:

Dedicated Tech Guardian of Fort Billings FCU

At Fort Billings Federal Credit Union, Christian Kuriger, our Chief Technology Officer, has played a pivotal role in our success. Starting as an IT employee two decades ago and rising to CTO, his path showcases immense dedication and expertise.

Chris has always been committed to serving our members, by ensuring our leading edge technology operates flawlessly. As the guardian of our technological integrity, we wish to thank Chris for his leadership, unwavering dedication and outstanding contributions.

His knowledge and expertise are unsurpassed, and we are proud to honor Chris this April, as we celebrate his 20th anniversary at Fort Billings Federal Credit Union.

Plan Your Summer With Fort Billings FCU

Summer's Coming: Prepare with Skip-a-Pay & Travel Notifications

Summer is the perfect time to relax and enjoy, but don't let financial worries cast a shadow over your sunny days. Fort Billings FCU is here to help you manage your finances effectively so you can make the most of the season. Here's how:

Skip-a-Pay: Enjoy a payment-free month this summer by skipping a loan payment and saving your cash for fun. Complete your Skip-a-Pay request on our website*.

Travel Notifications: Inform us of your travel plans to prevent any debit or credit card delays. Notifying us about your destinations ensures your cards function seamlessly wherever you travel.

Budget for Vacation: Set aside funds for seasonal activities and purchases with a Vacation Club Savings Account. Accounts can be opened for as little as \$1.00 and accessed anytime throughout the year ensuring you enjoy your vacation without the financial stress or accumulative debt. Utilize our online budgeting tools to plan for summer expenditures like travel, entertainment, and home improvements, ensuring you enjoy the season without financial stress.

Educational Tip: Skip-a-Pay can help manage summer expenses by freeing up cash for vacations or unexpected expenses. However, remember it's not eliminating a payment; it's deferring it, so plan your finances accordingly.

Ensure a wonderful summer with financial freedom — contact us today!

*Excludes HELOC, VISA, and Credit Builder Loans.

Holiday Closings

Memorial Day: May 26, 2025

Juneteenth: June 19, 2025

Independence Day: July 4, 2025

Labor Day: September 1, 2025

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



Federally Insured
by NCUA



Spring Into Simplicity With Free Checking

Fort Billings Federal Credit Union invites you to embrace spring with a checking account that simplifies your financial life. Say goodbye to burdensome fees and high minimum balances, and say hello to banking that blooms with possibility!

Our free checking comes with no monthly fees or service charges and offers the flexibility of unlimited transactions.

- **Easy Payments:** Shop anywhere with our free MasterCard® Debit Card, compatible with Apple Pay, Samsung Pay, and Google Pay.
- **Nationwide ATM Access:** Withdraw cash without surcharges at thousands of ATMs nationwide.
- **24/7 Digital Banking:** Whether you're at home or on the go, manage your finances at your convenience using our digital banking services.
- **Convenient Bill Pay:** Automate your payments with free bill pay — schedule your one-time or recurring payments and we'll handle the rest.
- **E-Statements:** Opt for our secure, paperless e-statements and contribute to a greener environment.

This spring, simplify your finances with Fort Billings FCU's hassle-free checking.



Transform Your Financial Future With KOFE

At Fort Billings Federal Credit Union, we're dedicated to helping you master your finances. Through our partnership with Knowledge of Financial Education (KOFE), we offer personalized, one-on-one coaching to boost your financial well-being.

Receive Specialized Support:

- **Personal Financial Coaching:** Connect with a KOFE financial coach who can provide private, tailored guidance to help you improve your credit score and develop smarter saving strategies.
- **Escape High-Rate Loans & Excessive Debt:** Our experts will work with you to identify and implement effective strategies to reduce high-interest debt, helping you break free from the cycle of excessive borrowing.
- **Build a Stronger Foundation:** Through one-on-one support, learn how to manage your finances more effectively, from crafting a budget that works for you to setting realistic savings goals.

Access KOFE Today!

Access this valuable service at no cost to fast-track your financial independence. Schedule your personal coaching session via the KOFE Page under our website's Education & Resources tab, and begin your journey to financial freedom today.

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