

# NEWSLETTER



## FRAUD & SECURITY

### Stay Alert!



At FBFCU, protecting our members is a top priority. Here are key steps you can take to guard against fraud:

- **Monitor your account activity regularly** — review debit/credit card transactions and alert us of anything unfamiliar.
- **Be cautious of phishing or spoofing** — if you receive unsolicited calls, texts or emails asking for account numbers, passwords or verification codes, always verify with the credit union directly.
- **Use strong, unique passwords and enable alerts** for your online/mobile banking to get immediate notification of transactions.
- **Secure your devices** — keep software, apps & OS up to date; avoid public Wi-Fi when making financial transactions.
- **If you suspect fraud, contact FBFCU immediately** and consider placing a fraud alert or credit-freeze on your credit file.

Remember: fraudsters often prey on urgency and fear. Pause, verify, and don't rush to respond until you are confident the contact is genuine.

## VISA BALANCE TRANSFERS & DEBT CONSOLIDATION

Managing high-interest credit card debt or multiple loans? FBFCU's credit card program offers low fixed balance-transfer rates to help you regain control of your finances. We also offer debt-consolidation options using:

- **Our personal loans** (for amounts up to \$10,000 with flexible terms) that can help you pay down high interest bills.
- **Our Fixed Rate Home Equity Line of Credit (HELOC)** for those homeowners looking to leverage home-equity to consolidate debt, finance projects, or purchase vehicles.

## AUTO LOANS

### Drive Your Dream



Thinking about a new ride or want to refinance your current vehicle loan? At FBFCU, our "Auto & Motorcycle" lending program gives you competitive rates and the tools you need to walk into the dealership with confidence.

- **Pre-approval available through our Auto Express Loan program** — get a check in hand ahead of time for smoother purchase negotiations.
- **Refinance an existing auto loan** from another lender to FBFCU and potentially save on monthly payments.
- **Auto loan rates start as low as 5.49% APR**

If you've been putting off that purchase or want to reduce your current auto loan cost, now is a great time to talk to us.



## Why consolidation might make sense:

- Simplify your monthly payments
- Lower your overall interest rate
- Free up cash for savings or emergencies
- If you'd like to explore which option (Visa transfer, personal loan, HELOC) is best for you, our team is here to guide you.

Call **856.423.1469** and selection **OPTION 2**



## FORT BILLINGS IN THE COMMUNITY

# Events & Highlights

At FBFCU, serving our community is a top priority.

### 1. Charity Event & Donation Drive

From October 16th to November 21st, we partnered in a charitable effort to provide meals and warmth to families in our area.

Last year, thanks to our supporters, hundreds of people were served through a "Friendsgiving"-style event. This year, we expanded our reach and joined forces with local organizations to make an even greater impact.

### 2. Member Appreciation Day

On October 16th at our Gibbstown branch lobby, we hosted a Member Appreciation Day and treated our members with cookies. It was a small token of our thanks for your continued support.

We are appreciative of every member who joins us in building a stronger, more connected community.

## Spread The Word!



**If you know someone who may want to join the FBFCU family, now is the perfect time to spread the word!**

As a reminder, Fort Billings Federal Credit Union is now a **Community Charter**, which means anyone who lives, works, worships, attends school, or volunteers in Gloucester County is eligible to become a member.

## Save The Date

ANNUAL MEETING | MARCH 25, 2026

We look forward to sharing our year-in-review with you and setting the stage for what's ahead. More details will be communicated in advance.

## Fort Billings Federal Credit Union

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856.423.1469

## Thank You!

**Thank you for being a valued member of Fort Billings Federal Credit Union. We're here to help you achieve your financial goals while providing the financial services you deserve.**

**Connect with us!**  
[@fortbillings](https://www.instagram.com/fortbillings)



