

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.

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.

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.

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.

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.

Fort Billings Federal Credit Union

🌐 fortbillings.org

✉ memberservices@fortbillings.org

📍 962 Billingsport Rd, Gibbstown, NJ 08027

📞 856.423.1469

Connect with us!
@fortbillings



