



SPRING 2024

# MEMBER SOURCE

The Banking Services You Deserve!



## Update Your Information!

For exceptional service, please update your contact information: current phone numbers, mailing address, and email addresses. This will ensure you receive important mailings, and that we can contact you with questions or if there's potential fraud on your account. Simply call us at 856-423-1469.

## Family Ties & Future Savers

Fort Billings Federal Credit Union welcomes all your family members into our financial community! This extends to children, stepchildren, siblings, cousins, parents, and grandparents — essentially, all your loved ones.

If you have young children, there's no better time to introduce them to the benefits of credit union membership. Our Youth Accounts are specially designed to kickstart a promising financial journey for the young savers in your family. By embracing a regular savings routine early on, your children will gain invaluable financial skills to serve them throughout their lives.

Introduce your loved ones to Fort Billings FCU, where family bonds strengthen financial futures.



## SPRING INTO ACTION WITH HOME EQUITY FINANCING!

Unlock the potential of your home's equity this season. Whether you're dreaming of home improvements, eyeing a new vehicle, planning a dream vacation, our Home Equity Loans offer a flexible and affordable financing solution.

### Fixed Rate Home Equity Lines Of Credit.

- Save with fixed rates as low as 5.99% APR\*.
- Get started with no application fee.
- Closing costs are competitive, as low as \$499.

Bring your plans to life with rates as low as 5.99% APR\* — and access up to 90% of your home's value less your first mortgage. You'll love this hassle-free borrowing solution!

- Easy online application at [www.fortbillings.org](http://www.fortbillings.org).
- Personalized, local service for a loan experience that feels like home.
- Flexible 10 year and 15 year terms.

### Embrace The Possibilities This Spring!

Access the funds you need for any purchase or project. Apply 24/7 at [www.fortbillings.org](http://www.fortbillings.org) or call 856-423-1469, Option #2.

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



## Streamline Your Finances with eStatements

To keep your finances more manageable, we offer the convenience and security of eStatements as part of our Digital Banking services. Here's how eStatements can benefit you:

**Eliminate Paper Waste:** You'll reduce your carbon footprint while saving paper, postage, and other printed statement costs.

**24/7 Availability:** Check your statements anytime from your favorite device!

**Convenient Storage:** Download and save your statements to review them whenever you like, without the clutter.

Enroll in Home Banking to start enjoying these benefits and make managing your finances more accessible than ever. For information, visit our website or call us at 856-423-1469.





## Safeguard Your Financial Well-being

At Fort Billings Federal Credit Union, we understand the importance of a secure financial future, especially regarding your loans. That's why we offer Payment Protection coverage — an affordable way to protect your family and assets. This valuable coverage ensures that in the event of unforeseen circumstances such as illness, injury, or job loss, your loan payments can be taken care of, alleviating the financial burden on you and your family.

Payment Protection is designed to step in when needed, keeping your loan in good standing and preserving your credit rating. It's not just a safety net — it's a financial planning tool that brings peace of mind, knowing that your commitments will be honored, and your assets safeguarded, no matter what life throws your way.

## Holiday Closings

### Memorial Day

Monday, May 27, 2024

### Juneteenth

Wednesday, June 19, 2024

### Independence Day

Thursday, July 4, 2024

### Labor Day

Monday, September 2, 2024

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



Federally Insured  
by NCUA



## Mastering Financial Management:

### Mobile Banking, Remote Deposit, and Home Banking Alerts

In an era where convenience and security are crucial, we offer a suite of Digital Banking services designed to empower you with seamless financial management capabilities. Whether at home, at work, or on the go, Mobile Banking, Remote Deposit, and Home Banking ensure that managing your money is easy and worry-free.

### Mobile Banking: Your Financial Hub

Mobile Banking puts the control of your finances in the palm of your hand. Transfer funds between accounts, check balances, and review transactions from your smartphone or tablet. The convenience of banking from anywhere, anytime, ensures you're always in touch with your accounts.

You can also handle deposits remotely! Gone are the days of visiting a branch or ATM for every deposit. With Remote Deposit, a feature of our Mobile App, you can deposit checks directly from your device. Snap a photo of your check, and your deposit is on its way — saving you time and frustration.

### Home Banking: Manage Your Accounts From Anywhere

Home Banking provides a secure platform to manage your finances from the comfort of your computer. View account histories, manage bill payments, and transfer funds with ease. It's the perfect solution for financial management without stepping outside your door.



### Alerts: Stay Informed

The power of Mobile and Home Banking is enhanced by customizable alerts, a feature designed to keep you informed and your finances secure. Here's how alerts can benefit you:

- **Transaction Alerts:** Receive notifications for specific transaction types or amounts, helping you monitor spending and detect unauthorized activity.
- **Balance Alerts:** Set alerts for when account balance reaches a certain threshold, ensuring you know your financial standing.
- **Deposit and Withdrawal Alerts:** Get notified whenever deposits or withdrawals are made, giving you real-time oversight of your account activity.
- **Bill Payment Alerts:** Stay on top of your bills with reminders about upcoming due dates, ensuring timely payments while maintaining a healthy credit score.

### How to Set Up Alerts

Log in to your account online, navigate to the alerts section, and choose the types of alerts you wish to receive. You can customize them to match your needs, ensuring you're notified about what's important to you.

### It's Easy to Get Started:

By leveraging these tools, you gain convenience and peace of mind, knowing you're in complete control of your finances.

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