

Fort Dix Federal Credit Union NEWS

Standing With You

FALL 2019

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2019 Holiday Closings

The Credit Union will be closed in observance of the following 2019 holidays:

- Tuesday, January 1
New Year's Day
- Monday, January 21
Martin Luther King Day
- Monday, February 18
President's Day
- Monday, May 27
Memorial Day
- Thursday, July 4
Independence Day
- Friday, July 5
Credit Union office closing at 4 PM
- Monday, September 2
Labor Day
- Monday, October 14
Columbus Day
- Monday, November 11
Veteran's Day
- Thursday, November 28
Thanksgiving
- Friday, November 29
Office opening at 9 AM closing at 1 PM
- Wednesday, December 25
Christmas

2019 BOARD OF DIRECTORS ELECTION



Elections for the Board of Directors will be conducted on December 12, 2019 at 5:30 PM at the Credit Union Office. Three Directors Seats are open. Board member and volunteers are not compensated for their participation on the Board. President of the Board, Ruth McCoy -appointed this year's nominating committee and that committee has selected the following incumbents as candidates for the open positions:

Andre Mixon, Wanda James and Ruth McCoy

In accordance with Article V, Section 2 of Fort Dix FCU by-laws nominations will be taken from the floor after the nominating committee has placed their recommendation to the members. All elections are determined by plurality vote and will be by ballot except where there is only one nominee for the office.

Mark your calendar for the date to attend:

December 12, 2019 • 5:30 PM

Credit Union Office • Bldg. 5408 Delaware Ave • Fort Dix, NJ 08640



CHRISTMAS CLUB CHECKS

2019 Christmas club checks will be transferred on October 31, 2019 and new clubs will begin with your first payroll in November. Clubs will automatically start new in November unless you contact us to stop. If you would like to start a NEW Christmas club call us after October 31st to set it up great way to put some money aside for the Holiday shopping season. If you would like a check mailed or money wired out please call us after October 31st and not before.

It's Back!



\$1200.00 at 12% for 12 months

Limited time offer from October 15th till December 31st

Call for a loan application, 609-723-4415, stop in fill one out, Bldg. 5408 Delaware Ave Fort Dix FCU 08640 or go online and print out your owe, www.ftdixfcu.com return application with current proof of income and mortgage or rent support documents. Applications can be faxed to 609-353-1013. Regular credit union lending policy applies to this loan special*

*Limited time, rates and terms based on credit worthiness and subject to change without notice.



Help Us Go Green

Have you signed up for Home Banking? It's easy and convenient plus if you sign up for our statement program you'll have access to the statement on the 1st of each month and you won't have to wait for a paper/hard copy statement to arrive later in the month. If you have a checking account, and speaking of checking did you know that we no longer charge a monthly maintenance fee, so when you sign up for e statements you can balance your check book on the 1st of each month by reviewing your statement online. If you have only have a share/savings account your statement would be available the 1st day of the month following the quarter end. By going green you're not only helping yourself but you're also helping the credit union cut down on the cost of processing a paper statement and mailing cost. **THINK AND GO GREEN!**

AUTO LOAN SPECIAL EXTENDED

RATES AS LOW AS
2.99%*

Our Auto Loan Special Loan program extended for the fall months through November 30th

Great time to get a left over 2019 car – call for our great rates – starting as low as 2.99%. Dollar amount and rates are based on credit worthiness. Call the credit union at 609-723-4415 and we can mail you an application or stop in and pick one up at Bldg. 5408 Delaware Ave, Fort Dix, NJ 08640. Additionally, you can go online and print out your own application at www.ftdixfcu.com. Return application with current proof of income and mortgage or rent support documents. Applications with all support documents can be faxed to 609-353-1013.

All regular credit union lending policies apply to this loan special*

*Limited time, rates and terms based on credit worthiness and subject to change without notice.

International Credit Union Day 2019 October 17, 2019

Local Service. Global Reach.



Help us celebrate the credit union difference!

On October 17, 2019, we will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why we celebrate ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

ADDRESS/PHONE NUMBER CHANGE – If you change your address you must notify the credit union in writing or in person. When writing, be sure to include your account number and a signature for verification. Remember notifying the post office will only temporarily forward your mail. If you are changing your name you must bring all updated identification into the credit union or mail notarized documents so that we may update our records. If you've changed your phone number you need to notify us as soon as possible.

INACTIVE/ DORMANT ACCOUNT FEE – All accounts with no activity for 12 months will be considered inactive or dormant. Effective June 30, 2019 the credit union will assess a fee of \$2.00 per month to any share/savings account that hasn't had a deposit or withdrawal for one year. The account will be closed if the balance is \$10 or less.

Fort Dix Federal Credit Union - Standing With You

Building 5408 Delaware Ave
Joint Base MDL, NJ 08640
609-723-4415 or 609-723-4406 (Main Office)
886-432-5427 (Mortgage Department)
Email: info@ftdixfcu.com
www.ftdixfcu.com
NEW Fax: 609-353-1013

Office Hours:

Monday	10:00 a.m. - 4:00 p.m.
Tuesday	10:00 a.m. - 4:00 p.m.
Wednesday	10:00 a.m. - 4:00 p.m.
Thursday	10:00 a.m. - 5:00 p.m.
Friday	10:00 a.m. - 5:00 p.m.

