

Fort Dix

Federal Credit Union NEWS

Standing With You

SUMMER 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

SUMMER LOAN SPECIAL

RATES AS LOW AS
2.99%*

Still have that new/used car bug? Call the credit union office and check out our summer rates – as low as 2.99%* (for new money only no refinancing). We've lowered all our auto rates to help you get over that bug and enjoy your summer*

Speaking of summer – are you ready for a vacation or just in need of fixing up the house? If you need the money to help with that decision, call the credit union. We have adjusted our rates as low as 5.00% and lending limits for this special summer loan sale*.

We are now accepting loan applications for both of these loans. Please don't forget to include two current pay stubs or proof of income.

Call today or stop in to fill out an application!

Call 609-723-4415 or go to www.ftdixfcu.com and print out your loan application and fax to 609-353-1013.

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

ANNUAL MEETING

The Annual Meeting of
Fort Dix Federal Credit Union
will be held on
Monday, July 1, 2019
at the credit union office
at 5:30 PM

All are welcomed to attend.
Light refreshments will be served.



Great Credit Card Deal!



This great offer is available to our members thanks to our partnership with LSC My CU Card. From June 1 – August 31, 2019, we are offering a transfer rate of 1.99% APR* for up to 9 months with no transfer fee applied. If you have a balance on a high interest rate credit card, call 1-888-415-6154 or visit www.mycucard.com

*APR=Annual Percentage Rate

Safety Tips for Travelers

- 1 LIGHTEN UP YOUR WALLET** - Only carry one or two credit cards. Pack an ATM/debit card for withdrawing cash at ATMs. Remove any other cards or information, including your Social Security card that may allow someone access to confidential personal information.
- 2 USE CREDIT CARDS FOR MAJOR PURCHASES** - Most credit cards have zero-liability policies, meaning you won't pay a penny for unauthorized charges if a card is lost or stolen.
- 3 PACK A BACKUP CREDIT CARD** - It's best to travel with a backup credit card or two. Just be sure to keep it in a safe place SEPARATE from your other card.
- 4 WATCH OUT FOR BOGUS ATMS** - Stick to ATMs that are near banks or in airports or in hotels. Visa and MasterCard have worldwide ATM locators on their websites so it's easy to identify a legitimate ATM wherever you'll be traveling.
- 5 MAKE COPIES OF IMPORTANT FINANCIAL INFORMATION** - Copies of the credit cards you'll be carrying, as well as your passport data page and your travel itinerary should be kept in a separate location from the originals and secured in a hotel safe. Leave a copy of these items with a friend or family member back home.
- 6 TELL THE CREDIT UNION AND CREDIT CARD COMPANIES ABOUT YOUR TRAVEL PLANS** - Many card companies have automatic alerts and may even shut down your card if activity is occurring in a foreign country.
- 7 USE THE HOTEL SAFE** - Put your passport, backup credit cards, copies of financial information and extra cash in the safe in your hotel room. And be sure to lock up your laptop, camera and iPod whenever you aren't using them.
- 8 PROTECT YOUR CASH** - Take the cash you need for the day and leave the rest in your hotel safe. When carrying cash, split your money up by putting some in your money belt and some in the bottom of your shoe or close to your body.

Did You Know?

- To cash *credit union checks* you can no longer go to Beneficial in Browns Mills. This branch was not a part of the Beneficial merger you must now go to Mount Holly or another Beneficial branch.
- Insurance** – on the majority of our loan products we offer all eligible members the option to add credit disability and credit life insurance to their loan. Credit disability insurance (CDI) covers your loan payments if you are out sick 14 days or on long term disability. Credit Life Insurance (CL) would pay off your loan if something fatal should happen to you. Both insurances payments are added to your loan balance each month. Make sure you check **yes or no** on your loan application to use this product.
- 24 hour notice must be given on check withdrawals over \$10,000.00.
- Mobile App now available free on iPhone or Android. Call credit union for more information.

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*

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886-432-5427 (Mortgage Department)
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www.ftdixfcu.com
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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.

