

# Fort Dix

## Federal Credit Union NEWS

*Standing With You*

### Summer 2025

#### IN THIS ISSUE

- Supervisory Committee Report
- Keep in Touch During Trying Times
- UCC4A Disclosure
- Safe and Sound
- Park Your Tax Refund Here!
- Gift Cards
- Changes to Your Personal Information

#### 2025 HOLIDAY CLOSINGS

**Monday, May 26**  
Memorial Day

**Thursday, June 19**  
Juneteenth Day

**Friday, July 4**  
Independence Day

**Monday, September 1**  
Labor Day

**Monday, October 13**  
Indigenous People Day

**Tuesday, November 11**  
Veterans Day

**Thursday, November 27**  
Thanksgiving Day

**Friday, November 28**  
Office opens at 9 AM  
Closing at 1 PM

**Wednesday, December 24**  
Office opens at 9 AM  
Closing at 1 PM

**Thursday, December 25**  
Christmas Day

**Wednesday, December 31**  
Office opens at 9 AM  
Closing at 1 PM

*The work day before all Federal Holidays the office will close at 3 PM, -except where state otherwise.*

### SUPERVISORY COMMITTEE REPORT

The Supervisory Committee will be conducting a verification of accounts effective March 31, 2025. When you receive your March statement, please compare these balances with your records. If they do not agree, please report in writing any different to:

#### SUPERVISORY COMMITTEE\*

P.O. Box 504  
Fort Dix, NJ 08640

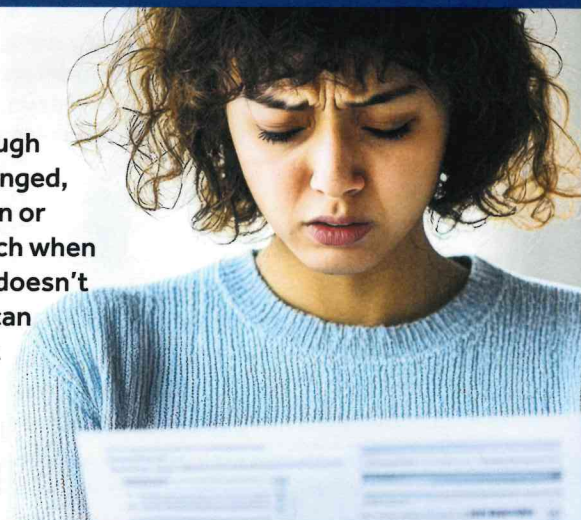
The committee will consider the balance correct unless they hear from you within 15 days of receipt of your statement.

*\*Please note the P.O. Box address is used only for verification, please DO NOT MAIL loan payment to this address)*

### KEEP IN TOUCH DURING TRYING TIMES

Your Credit Union is here to help you work through your financial challenges! If your income has changed, please contact us to let us know what's going on or how we can help. It's always best to stay in touch when things get tough! Not addressing the problem doesn't make it go away. Your credit union will do all it can to work with you to keep your accounts current and help keep your creditworthiness good.

**CALL US (609) 723-4415 OR  
email [info@ftdixfcu.com](mailto:info@ftdixfcu.com)**



### 2025 ANNUAL MEETING

Board of Directors appointed Andre Mixon, Cynthia Jones, and Latrise Hubbard to the nominating committee. Three Directors seats are open this election. Board members and volunteers are not compensated for their participation on the board and must be willing to attend in person monthly meetings.

The nominating committee has placed the following incumbents as candidates for the open Board position for a three year term:

■ Margie Coan ■ Cheryl Davis ■ Donna Warren

Nominations for the Board of Directors open position may also be made by petition in accordance with our by-laws Article V, Petition, Section 1: "the elections will not be conducted by mail ballot, and there will be no nominations from the floor." Members who wish to use the nomination by petition process, may obtain a petition packet from the nominating committee at the credit union office.

Petition packets will be available June 16, 2025 at the credit union office and must be returned or post marked by end of business August 11, 2025, to the credit union office.

In accordance with our by-laws, Parliamentary Procedures will apply, where "the nominees will be determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled."

**When:** Thursday,

September 18, 2025

**Time:** 5:30 PM

*Light refreshments will be served*

**Where:** CREDIT UNION OFFICE

Building 5408 Delaware Ave  
JBMDL, NJ



## SAFE & SOUND

Each year all financial institutions are required to have a number of audits done during the year. Again, this year Fort Dix Federal Credit Union received a favorable rating from our regulator, NCUA and from our external auditors. A few procedural changes were recommended and changes were made to comply with these suggestions. The Board of Directors thanks staff and management for their continued commitment to making Fort Dix FCU the best on base. The credit union is safe and sound financially and moving forward to help all members achieve financial success.

## PARK YOUR TAX REFUND HERE!

Why not have access to your money within a few days by sending your 2024 tax refund to the Credit Union. By listing your Credit Union account and other important information, your refund can be deposited directly into your savings or checking account.

*Call us today and we'll fill in all the details for you.*



## GIFT CARDS

We love giving and getting gift cards during the holidays, on special occasions or for no reason at all. Fort Dix FCU has a variety of VISA gift cards available all year round. They are convenient and easy to acquire for yourself or as a gift. Minimum amounts is \$10.00 with a maximum of \$1,000.00. Stop in or call for more information. Activation fee of \$1.00 will be charged.



## CHANGES TO YOUR PERSONAL INFORMATION

If you change your address or phone number, 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.

### WHY IS THIS IMPORTANT?

It is important for the Credit Union to have your most recent information so that you receive your periodic statement. Annually, our accounts are audited and you are asked to confirm that your balance(s) are correct. If you are not receiving your statement you are unable to verify account activity which can lead to dormancy/inactivity for which you will be charged a few, or WORSE, any erroneous or fraudulent transaction.

**Remember to KEEP IN TOUCH WITH YOUR CURRENT INFORMATION!!**



**INACTIVE/ DORMANT ACCOUNT FEE** – All accounts with no activity for 12 months will be considered inactive or dormant. The credit union will charge a fee of \$2 per month to any share/savings or share draft/checking account that hasn't had a deposit or withdrawal for one year. Account balances under \$100.00 will be closed if inactive for more than one year.

## FEE SCHEDULE

*Updated fee schedule effective April 1, 2025*

### Share Account Fees

Membership Fee (new account).....	\$1.00
Third Party withdrawal check.....	\$2.25
Christmas Club Penalty Early Closing.....	\$25.00
Return Deposit Check NSF.....	\$30.00
Credit Union Issued Check Stop Payment.....	\$30.00

### Wires Fees

Bank to Bank transfer (Daily Maximum).....	\$25.00
Bank to Bank transfer (Over Daily Maximum).....	\$35.00
Return Wire.....	\$20.00

### Loan Fees

Loan Cancellation (after loan is processed).....	\$100.00
Late Payment (10-day grace period).....	\$25.00

### Checking/Share Draft Fees

Non-sufficient fund (NSF).....	\$30.00
Stop Payment on Check.....	\$30.00
Copy of Cleared Check/SD.....	\$5.00

### ACH Fees

Return NSF.....	\$30.00
Stop/Revoke ACH payment.....	\$30.00

### Everyday Spend/ VISA Debit Card Fees

Reload Debit Card.....	\$0.25
Replacement Card.....	\$5.00

### Miscellaneous Items Fees

Dormant/Inactive Account (1 year no activity).....	\$2.00
Notary Member.....	FREE
Notary Non-Member.....	\$2.50
Copy of Monthly Statement.....	\$5.00
Copy of Account History .....	\$1.00 p/page
Copy of 1099 Tax Form.....	\$5.00
Garnishment/Lien Levy.....	\$60.00
Account Research.....	\$135.00
Special Mailing – Express/Overnight.....	\$35.00
Priority 2 days or more.....	\$15.00
Certified with return .....	\$15.00
Signature .....	
Return Mail – Bad Address.....	\$5.00

## 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)

Email: [info@ftdixfcu.com](mailto:info@ftdixfcu.com)  
[www.ftdixfcu.com](http://www.ftdixfcu.com)  
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. - 4:00 p.m.
Friday	10:00 a.m. - 4:00 p.m.

