

Fort Dix

Federal Credit Union NEWS

Standing With You

Winter 2024

IN THIS ISSUE

- Need Some Help???
- Happy Retirement
- Winter's Here
- Skip-a-Payment
- Gift Cards
- Park Your Tax Refund Here!

2025 HOLIDAY CLOSINGS

Wednesday, January 1

New Year's Day

Monday, January 20

Martin Luther King Day

Monday, February 17

President's Day

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.

The Board of Directors, Committee Members and Staff of Fort Dix Federal Credit Union Join in sending you Holiday Greetings and Best Wishes for a Happy and Healthy New Year.



Need Some Help???

Are you looking for some help or relief from the pile of bills you have after holiday shopping?

Why not call us! Fort Dix FCU is still offering the 12-12-12 loan. Now add the convenience of a Skip-a-Pay plan which allows you to skip one or two loan payments for the small cost of \$25 per loan, and you've got a solution to your holiday financial SOS!!

Utilizing Skip-a-Pay during the holiday season can provide substantial savings, temporarily easing your budget and giving you one or two months of relief. Call us, stop in and let us see how we can help you to start 2025 off in a good financial way.



With Honors... We salute Ruth McCoy as she retires after 25 years of service to Fort Dix Federal Credit Union. Over the years Ruth has worn many different hats—as a Director – Supervisory committee member (representing the board), but the hat she wore the best was that of Board President. Since the year 2010, Ruth has guided the credit union by continuing its commitment to the credit union philosophy of "People helping People." If she wasn't presiding over a board meeting or sitting in on a supervisory committee meeting, she could be seen sitting with staff members at a variety of events held on base. She was always out there promoting the credit union. At this year's annual meeting in September, the Board of Directors dedicated the Board room in Ruth's name and acknowledged her long love and commitment to the credit union and its members. We thank you, Ruth for all your time and commitment to Fort Dix Federal Credit Union and the membership.

We wish you happy days ahead as you enjoy your retirement, and we know you will always keep us close in your heart. Thank you again for your service and a job well done.

WINTER'S HERE

As a reminder to all our members during bad weather, if the base is closed or opening late, the credit union will follow the base recommendations and close or open late. We will make every effort to notify our members via our website, but we suggest that during inclement weather, you call ahead before trying to get to the credit union.

609-723-4415

Safety for our members and staff is our main priority.



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!!

FEE SCHEDULE

Updated fee schedule effective March 1, 2023

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 – Overnight.....	\$30.00
Express.....	\$10.00
Return Mail – Bad Address.....	\$5.00

INACTIVE/ DORMANT ACCOUNT FEE – All accounts with no activity for 12 months will be considered inactive or dormant. The credit union will assess 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 \$50.00 will be closed if inactive for more than one year.



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
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.

