

# Fort Dix Federal Credit Union NEWS

*Standing With You*

SPRING 2021

## IN THIS ISSUE

- Spring Auto Loan Promotion
- Spring "Clean Up" Loan Promotion
- Dormancy Policy
- Supervisory Committee Report
- Credit Union Youth Month
- Stimulus Check Tips
- Light at the End of the Tunnel

## 2021

### HOLIDAY CLOSINGS

Monday, May 31  
Memorial Day

Monday, July 5  
Observation Of  
Independence Day

Monday, September 6  
Labor Day

Monday, October 11  
Columbus Day

Thursday, November 11  
Veterans Day

Thursday, November 25  
Thanksgiving Day

Friday, November 26  
Office open at 9 am and  
closing at 1 pm

Friday, December 24  
Observation of  
Christmas Day

Friday, December 31  
Observation of New Year's Day

## SPRING AUTO LOAN PROMOTION

*Looking for a new or used auto loan?  
Look at the credit union for financing!*

*For limited time rates as low as 2.50% up to  
5.50% call the credit union for more details.*

\*limited times, rates and terms based on credit worthiness and subject to change without notice.



as low as  
**4.75%\***

## SPRING "CLEAN UP" LOAN PROMOTION

Have some high charging/low balance credit card loans that you want to "clean up" or just looking to book an early vacation? Whatever the reason **the credit union is offering a \$3,000.00 spring loan with rates as low as 4.75%\***.

Call the credit union today for more details or better yet print out a loan application from our web page and fax it to us 609-653-1015 and we'll call you.

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

## DORMANCY POLICY



***Don't let your account  
balances go to the State!***

The credit union dormancy policy affects all credit union accounts that have had no activity for 12 months. Any share/savings or share draft/checking account that hasn't had a deposit or withdrawal in 12 months will be charged a \$2.00 fee per month of inactivity.

The state department of banking requires any account with no activity for three years to be forwarded to the state as unclaimed property. If your funds are transferred to the state you can refund them from the state upon your request and form completion. To avoid this from happening activate your account with a small deposit or withdrawal which will eliminate your account from being charged a monthly dormancy fee and from being turned over to the state.

## SUPERVISORY COMMITTEE REPORT

The Supervisory Committee will be doing a verification of accounts effective March 31, 2021. When you receive your March Statement please compare these balances with your records. If they do not agree, please report in writing any differences to: Supervisory Committee, P. O. 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 payments to this address)



Every April, we celebrate Youth Month to encourage young members (and their families) to save with the Credit Union. This heightened awareness is intended to start your young saver on their way to seeing the Credit Union as a financial resource throughout their life.

This year's theme, "Be a Credit Union Saver and your savings will never go extinct". Make a deposit or open an account for your favorite dinosaur!

## LIGHT AT THE END OF THE TUNNEL

COVID-19 took a toll on the year 2020 but we are now beginning to see the light at the end of the tunnel with the vaccine. This time last year we were asking if you were prepared for COVID never realizing that a year later we would have endured so many life changes and maintained our calmness. We continued to move forward with caution and concern for ourselves and our families and friends. We pray for those among us and their families that were taken from us too soon. And as always, we thank you our faithful and loyal members for your support and concern, we appreciate all that you do to help our credit union continue to serve you. Keep the three W's in mind – Watch your distance, Wear a mask and Wash your hands often. Together we will continue to come through this stronger.

### Stimulus Check Tips!



**Strategize before spending** - Before spending any of the money, formulate a plan and start with the necessities.

**Catching up on past due bills** - The pandemic has been difficult for a lot of people. While some consumers have taken advantage of student loan federal forbearance and mortgage forbearance, the relief can only help individuals who have lost their incomes up to a point.

**Fund an emergency savings account** - If you can afford to do so, put some of this money into an emergency fund, whether it's an existing fund or one you're starting from scratch.

**Make a new budget** - Having a budget is the best way to navigate where your money is going. With so many changes in our lives, you will want to reevaluate your spending decisions, including potentially cutting certain services or subscriptions.

**ADDRESS 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.

EFFECTIVE MAY 1, 2021 THE COST FOR BOTH A WIRE AND A WESTERN UNION WILL BE \$25.00 PER WIRE. A WIRE OVER THE DAILY LIMIT OF \$3,000 WILL COST \$35.00 TO WIRE FROM ACCOUNT. COST TO RELOAD FUNDS ON TO YOUR CARD WILL BE \$.50 CENTS.



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

