



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Friday, March 25

1/2 day Closing at 12:30pm

Good Friday

Monday, May 30

Memorial Day Observed

Monday, July 4

Independence Day (Observed)

NOW AVAILABLE

Union Building Trades is happy to announce we are now offering Student Loans; both in-school and consolidation. Please check our website at www.ubtfcu.org for further information and to apply or call and speak to one of our loan representatives today.

New Jersey (Main Office)

(physical address)

205 Cherry Hill Rd., Parsippany, NJ 07054

(mailing address)

P.O. Box 6270, Parsippany, NJ 07054

(973) 263-0001

1-800-848-2438 Fax: (973) 263-5559

Office@ubtfcu.org

Office Hours

Monday-Thursday: 8:30am-5:00pm

Friday: 8:30am-4:30pm

Delaware Office

814 W. Basin Road, New Castle, DE 19720

(302) 322-5086

Fax: (302) 322-3515

Office Hours

Monday-Friday: 8:30am-4:00pm



Join Us at the Annual Meeting

As a credit union member, you are also an owner with a voice and a vote in your financial cooperative. One way to express this voice is at the Annual Meeting and Election where you'll have the opportunity to get involved, get informed, and get connected to other members.

Every year our members come together in celebration of the cooperative spirit. It's a chance to discuss and learn about the state of the credit union including accomplishments and innovations over the past year; hear from credit union leadership about future goals; and even take part in the election of incoming credit union officers.

Mark your calendar and take advantage of this opportunity to find out what is going on at your credit union. We hope you are able to attend and look forward to welcoming you at our main office at 205 Cherry Hill Road, in Parsippany, NJ on Wednesday, May 11th at 6pm to the 2016 Annual Meeting and Election.



2016 Notice Of Annual Elections

In accordance with the Credit Union's Bylaws, the Secretary hereby submits to the membership the following Annual Election Notice:

There are two expiring terms on the Board of Directors. The following incumbent directors have been re-nominated for the Board of Directors by the Nominating Committee:

George Borgstede III: Nominated by Nominating Committee – For Term Expiring in 2019. Supervisory Committee member since 2008. George is an active member of IBEW Local 456 in North Brunswick.

Bradly Ferguson: Incumbent Nominated by Nominating Committee – For Term Expiring in 2019. Director since 1992. Brad is a member of Plumber's Local # 24 in Lodi. Brad's long tenure and devoted commitment to the credit union benefits all of our members.

Since there are a sufficient number of nominees to fill the available board positions and no nominations were received by the deadline of February 26, 2016 there will be no nominations from the floor pursuant to Article V of the bylaws. Since the number of positions equals the number of positions filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the annual meeting, pursuant to Article V of the bylaws.

Wayne Heimrich

Secretary

Board of Directors

Union Building Trades Federal Credit Union

Supervisory Committee Notes

The Supervisory Committee of Union Building Trades FCU is conducting its annual audit of members' accounts. If you have a discrepancy in reference to the information that appears on your account, please submit in writing your comments and any supporting documentation to:

Union Building Trades FCU
Supervisory Committee
c/o D'Arminio and D'Arminio
415 Route 10 East
Randolph, NJ 07869

Kodan's Korner

"If you fail to plan, you are planning to fail"

- Benjamin Franklin

Spring Cleaning!

Spring is in the air. For many, this also means that it's time for some spring cleaning around the house including your financial records. It's important to know what to save and when to toss it. Check with your attorney or accountant if you're not sure what to do. Here are some helpful hints:

- Tax returns and supporting documents - The IRS recommends that you keep copies of your federal tax returns and supporting documents (i.e. W-2s, pay stubs, receipts, statements, etc.) for at least three years.
- Investment and retirement plan records - including copies of beneficiary forms, investment statements and records of purchases and sales.
- Statements and bills - As a general rule, save receipts for routine bills and credit card statements until proof of payment is received or any problems are resolved.
- Insurance, housing, and purchase records - insurance policies, leases, titles, mortgage loan papers, property bills of purchase and receipts for major repairs and renovations.
- Estate planning documents - Wills, trust agreements, net worth statements, power of attorney documents and advance directives should be kept in an accessible place, known to your designated executor.

List the key contacts involved in your family and business dealings (your lawyer, accountant, financial advisor, broker/dealer, etc.), the locations of your records, and a list of file contents. You may want to keep this list in a safe deposit box and store an extra copy in a place family members or your executor can access.

Open all mail daily. Destroy junk mail immediately, shredding any papers with personal information on them. Open bills and check them for accuracy before payment—or simplify payments by authorizing automatic withdrawals from your checking account.



The majority of your records should be stored for quick access. You may want to store them in a fire-safe box and sort them using the general categories listed above as a guide, but tailor your system to suit your needs.

Manage your finances with your computer by paying bills online, filing your taxes electronically, completing credit union transactions, planning your retirement savings or managing your budget with a software program. Keep paper records of any financial information stored on your computer, including passwords and PINs needed for access.

Your wallet probably contains frequently used credit or debit cards, ATM receipts and insurance information. Do not carry your Social Security Card with you. Make sure that you regularly sort the contents of your wallet and properly discard outdated materials. Wallets can be lost or stolen so as a precaution, photocopy any of your essential documents and store the copy in a safe location.

Exercise Your Dormant Accounts

With all the great products and services the Credit Union has to offer, there's no excuse to let your account sit dormant and inactive. If you haven't touched your Share Savings Account or Draft Account in a while, chances are your account is inactive or dormant! All financial institutions are required to escheat or send the "unclaimed" funds to the state if there is no activity or contact after a period of 3 years.

The Credit Union has a wide variety of products and services to fit your needs. Whether you're looking for an Auto Loan or a Share Certificate, we can help! Stop by or call today; one of our friendly Member Service Representatives will help you figure out how you can get your money out of an inactive state into a state that works for you.



COMING SOON.....

UBTFCU has teamed up with My Life Protected to bring you a comparison-shopping website for all your insurance needs, exclusively available for OUR members. Working with a long list of insurance companies, My Life Protected licensed agents will do the work for you and compare multiple carriers to find you the best and most affordable quote. Your UBT membership also qualifies you for an exclusive discount with Metlife Insurance!

With one call, an independent agent can provide you access to multiple lines of coverage from auto, homeowners, rental, life, pet insurance and more. They also offer discounts for bundling. Keep an eye out for more information through the mail, our on hold phone message or our website.



Get Ready to Experience our New Web Site

We are in the final stages of getting our new and much improved web site up and running. This new version is promised to be much easier to navigate, and just have an overall more pleasing look.