



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Tuesday, July 4
Independence Day

Friday, September 1
1/2 day Closing at 12:30pm

Monday, September 4
Labor Day

Monday, October 9
Columbus Day

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Office Hours

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

Friday: 8:30am-4:30pm

Delaware Office

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Office Hours

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



Congratulations Jennifer Lloyd; Our 2017 Scholarship Winner



For 21 straight years the credit union has awarded scholarships to deserving young members. This year was no exception. The scholarship committee has awarded this year's award to Jennifer Lloyd.

Jennifer is a senior at Matawan Regional High School in Matawan NJ and is ranked 4th amongst 270 students. She has a 4.40 grade point average and scored a 1360 on her SAT exam and a composite score of 31 on her ACT. She has taken 10 Honors courses and 6 AP courses.

Jen is a member of the National Honor Society, the Science Honor Society, the Math Honor Society and Student Council President for all 4 years. In addition she received a Varsity letter in bowling freshman and sophomore year, a member of the Varsity soccer team and the 4 year starting 2nd baseman on the Varsity softball team.

If her "in school" commitments and accomplishments weren't enough, Jen also finds the time to perform volunteer work such as coaching rec soccer, serving the Altar/Lector at St. Benedicts Church and a 4 year captain for Relay for Life where she has raised over \$10,000 for the American Cancer Society.

She was enthusiastically recommended by 2 of her guidance counselors and is described as bright, dynamic and goal oriented with the drive and commitment to succeed. They went on to say she has excellent time management skills, is extremely organized, and has an extraordinary work ethic.

In the fall Jennifer will continue her studies at Stevens Institute with a concentration in the field of Computer Engineering.

It is with great pleasure that we announce the 2017 Union Building Trades scholarship winner; **Jennifer Lloyd.**

Mobile App Puts Credit Union In The Palm Of Your Hand

Now wherever you go, take the credit union with you. Our mobile app puts the credit union as close as your mobile device.

With our mobile app, you can check your account balances and view other details about savings, checking, certificates, and loans. Find out all you can do with your mobile device by visiting our website or calling the credit union and speaking to one of our member service reps. Then download the Touch Banking app (app code = UBTFUCUmobile) and enjoy all the conveniences of having the credit union in the palm of your hand.



Kodan's Korner

"Plan in decades; think in years; work in months; live in days."

- Nic Haralambous



Welcome to Our Family

Union Building Trades FCU is happy to announce an addition to our credit union family. We welcome Unions that Belong to the Philadelphia Carpenters Council Office. A mailing went out from the Carpenters Benefit Funds of Philadelphia introducing you to us, and a direct mail piece was recently sent out from our office to you explaining some of our many benefits of membership. If you are still unaware of who we are and the services we offer, log onto our website at www.ubtfcu.org and check us out. A membership application can be downloaded right from our site so you can start taking full advantage of us. Members of your immediate family (through blood or marriage) are also eligible for credit union membership, so share the exciting news with them. We look forward to many years of service and dedication we can provide to you and your families.

Loans Online

If you need a loan, it may be just a few clicks and keystrokes away. Go online to the credit union's website to check out our low rates and then fill out the loan application. We'll be back in touch with you shortly.

Whether you're in need of a personal loan to take care of an unexpected expense, are in the market for new wheels, or are ready to tackle that home improvement project, we have a loan to meet your needs. You'll find our low interest rates and convenient repayment terms will make your loan budget-friendly, and with an automatic transfer or payroll deduction, you can put your payments on autopilot. Borrowing from the credit union has never been easier, so scroll on over to our website and apply online. You can apply 24/7, 365!

Make Vacation Affordable With Your Credit Union Loan

Nothing kills a post-vacation buzz faster than the arrival of your credit card bill that you know you can't pay off. This year, use a personal loan from the credit union to finance your fun. You can still use a credit card, but rather than carrying a balance at a high-interest rate, use your personal loan funds to pay it off by the due date. Start by setting up a spending plan for your travel and entertainment expenses. Planning ahead also can save you money: Use websites such as kayak.com, expedia.com, retailmenot.com and others to search for bargains. Remember, not all airlines or hotels will be listed there, so check those individual websites as well. Once you've determined your budget, contact the credit union about your personal loans. Sign up for automatic payment so you never have to worry about missing a payment due date. Then relax and enjoy your time off knowing that you've got your vacation covered.



Look No Further; Student Loans Available Here!

Union Building Trades Student Loans are an affordable option that can help make it possible for our student members to attend college. Our private student loan solution helps fill the gap federal funding (grants, scholarships, etc.) can leave behind.

By choosing Union Building Trade FCU's program over other alternative lenders, you'll enjoy significant cost-savings and consumer-friendly terms.

For recent college graduates we also offer a consolidation and refinancing solution. The Union Building Trades FCU Private Student Loan Consolidation combines loans from multiple lenders into one easy payment to reduce the chance of a missed or late payment.

Apply today at <http://ubtfcu.lendkey.com/>