

## Holiday Closings

### Independence Day

Monday, July 4

### Labor Day

Friday, September 2

Closing at 12:30

Monday, September 5

### Columbus Day

Monday, October 10

## Coming Soon

We are in the final stages of testing our new Visa Debit EMV Chip Cards. The new cards are nearly impossible to counterfeit. They do everything magnetic stripe cards do but even more securely. Keep an eye out for replacements or reissued cards ordered around August. The new plastic has a completely new look, and you can't miss it.

### New Jersey - Main Office

(Physical Address)

205 Cherry Hill Rd. ■ Parsippany NJ 07054

(Mailing Address)

PO Box 6270 ■ Parsippany NJ 07054

973-263-0001

1-800-848-2438 ■ Fax: 973-263-5559

### Office Hours

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

Friday: 8:30 am - 4:30 pm

### Delaware Office

814 W. Basin Rd. ■ New Castle, DE 19720

302-322-5086 ■ Fax: 302-322-3515

### Office Hours

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



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

## Congratulations Daphne Leenas, Our 2016 Scholarship Winner

For 20 straight years, the credit union has awarded scholarships to deserving young members. This year the tradition was continued. The scholarship committee has awarded this year's award to Daphne Leenas.

Daphne is a senior at Lakeland High School in Wanaque, NJ and is ranked 15th among 238 students. She has a 4.16 grade point average and scored a 27 composite on her ACT.

Daphne is a member of the National Honor Society as well as the French Honor Society. Her high school curriculum carries many honors and AP heavy courses. She is a three year varsity Field Hockey player (and senior year captain) as well as four year varsity Lacrosse player (three year captain). She was noted by her school guidance counselor to have "excellent leadership skills" and to be a "natural leader in the classroom, in her various clubs and on the athletic field". Daphne's counselor also describes her with an "unassuming and genuine personality" and a "strong work ethic". Daphne has also volunteered her time to numerous activities in her four years in high school.

In the fall, Daphne will be attending The University of Maine in pursuit of a degree in Sociology with a concentration in Criminal Justice.

It is with great pleasure that we announce the 2016 Union Building Trades FCU scholarship winner; DAPHNE LEENAS.



## Union Building Trades FCU Private Student Loan

Federal loans not enough to cover the cost of your college education? The private student loan available through Union Building Trades FCU can be the answer to your funding needs.

### Main Program Features

- Borrow as little as \$2,000 or up to \$120,000 per year for a maximum of \$120,000 in undergraduate loans or \$160,000 in graduate loans
- Choose between making interest payments or a nominal \$25 Proactive Payment towards the loan while in school
- Use our private student loan to pay for qualified education expenses such as tuition, books, room/board, and computers
- Quick credit decision once we receive your completed application

### Student Benefits

- **No Origination Fee** for all student borrowers
- **Competitive interest rates**
- **30 Day No-Fee Return Policy** allows you to cancel the loan within 30 days of disbursement without fees or interest
- **Cosigner Release Available** for creditworthy borrowers after 24 consecutive on-time principal and interest payments during the Repayment Period\*

Apply today at [www.ubtfcu.lendkey.com](http://www.ubtfcu.lendkey.com).

\*Subject to Credit Union approval. The Repayment Period begins after the In-School and Grace Period.



## Kodan's Korner

"We must all suffer one of two things: the pain of discipline or the pain of regret or disappointment."

- Jim Rohn

- Bob Kodan

## It's Official

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. Log onto our website [www.ubtfcu.org](http://www.ubtfcu.org) and click insurance products or call directly at 857-400-0006.

## Going On Vacation? Call Us First!

To protect against theft and unauthorized use of your Union Building Trades Federal Credit Union credit and debit cards, we monitor your card activity 24 hours a day. If we notice suspicious activity on one of your cards, we'll need a way to contact you while you're on the road - just to confirm if the activity is authorized.

Before your trip:

- Call the Member Service Center to let us know the dates of your trip and where you'll be traveling.
- Give us your cell phone number or out of town contact information so a representative on behalf of Union Building Trades Federal Credit Union's Fraud Service Center can call you if there is a potential problem.

**If you receive a message from a Union Building Trades Federal Credit Union representative about possible unauthorized card use, please respond to our phone call in a timely manner. We will place a temporary hold on your card if we do not hear from you. If you find that your card has been temporarily suspended, simply call to verify you performed transactions and we will remove the hold.**

## Drive Into Summer

Union Building Trades FCU wants you to get the perfect domestic vehicle at the perfect price with the perfect New or Used Auto Loan. Turn to us for affordable financing on a car, SUV, hybrid, or pick-up truck.

### Refinance & Save

Refinance the high-rate Auto Loan you have with another lender with Union Building Trades FCU as we may be able to lower your rate and monthly payment. This will help you save money.

### Apply Today!

We'll get you a great deal so you can get behind the wheel! So apply and/or refinance at [www.ubtfcu.org](http://www.ubtfcu.org) or meet with a Loan Officer today.

\*APR is Annual Percentage Rate. Rate disclosed is as low as 1.99% APR. Rate is subject to change. The rate advertised is for auto loans only with UBTFCU with terms up to and including 60 months (72 month term available for new autos only), and is based on a domestic vehicle purchase. The promotional APR is not available for refinancing current UBTFCU loans. Terms subject to change and offer may be withdrawn without notice. Other restrictions may apply. Contact the credit union for complete details. Offer applies to vehicle loans only. Not all buyers will qualify. Actual rate may vary based on credit worthiness.



**MyLifeProtected**  
Union Building Trades Federal Credit Union is pleased to announce our new partnership with MyLifeProtected- your exclusive comparison-shopping website for all things insurance!

**MetLife**  
MetLife Auto & Home®

With your Union Building Trades membership, you could get up to 15% discount on your auto insurance with MetLife Auto & Home!

Call to speak to agent today!  
(857) 400-0006

Or visit [UBTFCU.org](http://UBTFCU.org) and click Insurance Products

**Union Building Trades**  
Federal Credit Union

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Insurance is provided by MassDrive Insurance Group. Licensed Agent: #1029283

## Need A Little Extra Cash For That Summer Vacation?

Take Out An Unsecured Loan To Ensure Sunny Days Ahead!

Rates as low as **3.99% APR\***

Don't miss out on that much needed vacation just because your wallet is coming up a little short. Take advantage of our low rate unsecured loan and start planning your getaway now!



Contact a loan officer for more information or to apply.

\*APR = Annual Percentage Rate. Rate subject to change at any time. Rate based on creditworthiness of individual applicant and term of loan.