



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

- Monday, October 10
Columbus Day
- Tuesday, November 8 – closing 1PM
Election Day
- Friday, November 11
Veterans Day
- Thursday, November 24
Friday, November 25
Thanksgiving Holiday
- Monday, December 26
Christmas Holiday (observed)
- Monday, January 2
New Year's Holiday (observed)

Experience “The Authentic Difference” At Your Credit Union



Thursday, October 20, is International Credit Union Day, and this year's theme, "The Authentic Difference," highlights the international credit union operating principles. These are the nine fundamental truths that set a credit union apart from other financial institutions: A credit union is democratically controlled, with membership open to those specified in its charter and doesn't discriminate. It's financially stable, dedicated to serving its members and distributes profits to members, not just a few shareholders. Credit unions cooperative with other cooperatives, strive to be socially responsible and are committed to ongoing member education.

Your credit union is not just a friendly place to borrow and save; it's these principles that differentiate us from a bank or a payday lender and why you belong at the credit union. So join in the celebration and experience "The Authentic Difference" the credit union can make in helping you secure your financial future.

Fall Into A Great Loan Rate

The days grow shorter, reminding us Old Man Winter is just around the corner and will be on our doorstep before we know it. So now is the time to finish up those weatherization or other home improvement projects, pay off those high-interest credit cards, give the family room a makeover before the holidays, or even take that vacation you've been putting off. Worried your wheels won't survive another winter, now is the time to take action. We have loans for any good reason: home improvement, debt consolidation, vacation, tuition, furniture, vehicles, clearing the deck of medical bills. Our great loan rates and terms can make it happen. So what are you waiting for? Call, click or stop in to explore your options. We think you'll find a loan that's in your best interest - whatever you need to live life to the fullest.



Inactive Account Fee Policy Change

Effective April 1, 2017: The Board of Directors has voted that any account showing no activity for an 18-month period or more will be assessed an inactivity fee of \$15 per month.

New Jersey (Main Office)

(physical address)
205 Cherry Hill Rd., Parsippany, NJ 07054
(mailing address)
P.O. Box 6270, Parsippany, NJ 07054
(973) 263-0011
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



Kodan's Korner

"Life is inherently risky. There is only one big risk you should avoid at all costs, and that is the risk of doing nothing."

- Denis Waitley

Invite Your Family To Join Ours

The holidays are just around the corner. Here's a gift that can last a lifetime: membership in the credit union. Because you belong to the credit union, your family members also are eligible to join. They, too, can enjoy all of the benefits of belonging: lower rates on loans, competitive rates on savings, convenient access to their accounts, and best of all, being treated like a person, not a number.



In satisfaction survey after survey, consumers consistently rate credit unions higher than other financial institutions. With a gift of credit union membership, one size really does fit all and no worries about the long line at the return and exchange counter. Membership in the credit union makes an ideal baby shower or christening gift as well. What better way to show your love and affection than starting a little one out on the road to financial security?

For more information about how your family can join the credit union family, stop by the credit union or give us a call.

GIFT YOURSELF THIS HOLIDAY SEASON



Did you know that Union Building Trades FCU offers a Skip-a-Pay Program which lets you skip a month's loan payment? Use the extra cash however you choose! Now you can relax and enjoy the holiday season without feeling the stress of holiday spending. "Unwrap" your gift today and contact the Credit Union for complete details.

*Restrictions May Apply.

On Dasher, On Prancer, On VISA®

Keep your credit union in your pocket this holiday season! Using your credit union VISA Platinum card for all your holiday purchases will not only get your shopping done, but it will also save you money. Compare our VISA card with other credit cards or department store cards. You will most likely find you're being charged a high rate (some are even above 18%) or an annual fee. Put those cards away and take out your credit union Visa Platinum card.

Now, shop 'til you drop!***

Thank You For Your Service

A great big thank you from Union Building Trades FCU to the brave men and women - our veterans - who have devoted themselves to preserving America's freedom.



Every year on November 11th, we honor these military service men and women for the sacrifices they have made. Veterans Day, which officially became a legal holiday on June 1, 1954 to honor American veterans of all wars, is observed by showing gratitude and appreciation for our veterans and the commitment they have made to protect our country, and our way of life. Observed in cities and towns throughout the U.S., one of the traditional Veterans Day tributes is a wreath-laying ceremony at the Arlington National Cemetery. In addition, the week of November 11-17 is now known as National Veterans Awareness Week and is observed accordingly.

As you go about your daily life, keep in mind that "freedom is not free." Take a moment to thank and appreciate the selfless warriors who have given so much for our country and its people.

Holiday Help From Your Credit Union



Is your Grinch-like budget barely covering the cost of Santa's milk and cookies this holiday season? We can help. Start by calculating your expenses: gifts, wrapping paper, shipping and postage, decorations, cards, holiday meals and parties and so on. Last year's bills can help remind you of what you spent. Too much? Think about ways of trimming back. For example, draw names instead of buying everyone on your list a gift or ask family members to help with meal preparation by bringing a dish to pass. Plan to ship gifts in ample time instead of paying for expedited deliveries.

With your spending plan complete, see us about our low rate personal loan. Then shop with cash. Research shows that many consumers spend less when they use cash instead of plastic. Contact a loan officer for more information or to apply or visit our web site at www.ubtfcu.org.

The entire Staff and Board would like to take this time to wish all of our members a Happy and Healthy Holiday Season. We look forward to continuing to serve our members in 2017!