



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Monday, October 9
Columbus Day

Thursday, November 23
Friday, November 24
Thanksgiving Day

Monday, December 25
Christmas Day

Monday, January 1
New Year's Day

New Jersey (Main Office)

(physical address)

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(mailing address)

P.O. Box 6270, Parsippany, NJ 07054

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Office@ubtfcu.org

Office Hours

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

Friday: 8:30am-4:30pm

Delaware Office

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(302) 322-5086

Fax: (302) 322-3515

Office Hours

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

www.ubtfcu.org



Give The Gift Of Credit Union Membership

Are you looking for the perfect gift for a family member? Look no further than UNION BUILDING TRADES FCU Membership. CU membership is the gift that keeps on giving!

By referring A FAMILY MEMBER who is related through blood or marriage to UBTFUCU, you are offering an abundance of financial benefits, including:

- Lifelong access to affordable financial products
- Better rates on loans
- Higher yields on savings
- Lower fees on transactions
- Superior member service

Plus, you are helping to grow and strengthen the entire Union Building Trades FCU membership, as well as the global credit union movement.

A credit union is not just a place to conduct financial transactions, but also a trusted partner who wants to help you reach your life goals. You have experienced the gift of CU membership, so why not pay it forward?

Give the gift of UBTFUCU membership today to your loved ones. Visit our website at www.ubtfcu.org to download a membership application.

Get The Card That Gives You More

Credit cards have come a long way from the first use of credit coins and charge plates as far back as the late 1800s. According to creditcards.com, these early proprietary versions were issued by oil companies and department stores to create customer loyalty and improve customer service. Fast forward to 2017 and while you may still have a department store charge card tucked in between your other plastic cards, if your wallet doesn't boast one of our Union Building Trades FCU credit cards you could be missing out.

With a credit card from the UBTFUCU, you'll get one of the best interest rates available. Our credit card also comes with the member service you've come to expect from your credit union. Check out all of the benefits on our website, www.ubtfcu.org; then call us to apply today to get the card that gives you more.



Kodan's Korner

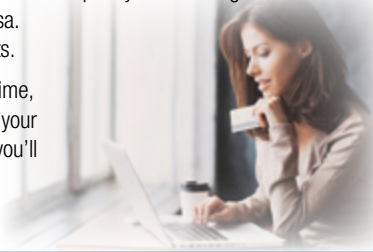
Do not go where the path may lead, go instead where there is no path and leave a trail.

- Ralph Waldo Emerson

Virtual Branch Puts The Credit Union At Your Fingertips

If you're connected, you're connected to the credit union. While we are still delighted to see you when you stop in at the office, we know our schedule doesn't always match yours. But now whether it's 12:00 am or 12:00 pm, you can access your UBTFUCU account at our virtual branch. With just a few keystrokes here and a couple of clicks there, you can take care of business. You can check up on your checking account. You can transfer funds from share savings to checking or vice versa. You can confirm direct deposits as well as automatic payments.

Our online branch puts the credit union at your fingertips anytime, anywhere you have online access. If you need help setting up your online account, give us a call or stop by. Once you've tried it, you'll wonder how you ever did without.



Thank You Vets!

November 11th is the day set aside to honor our veterans, but every day is a good day to thank our veterans for their service. Our men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. We also need to thank our veterans' families who sacrifice so much while their loved ones are protecting our freedom.



Whether they have served their country honorably during war or peacetime, our veterans are our heroes. So make it a point to thank your friends and family members for their service. And when you spot someone in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.



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 2018!

Do you Believe?

The Perfect Holiday Loan Does Exist!

Ready or not, the holidays are just around the corner. Whether you prefer to take in the sights and sounds of the season by shopping local or enjoy the convenience of online browsing, a low-interest unsecured holiday loan from the credit union can make your season brighter. That's because with a holiday loan, you won't be tempted to overspend using your credit cards. By setting up a spending plan and then borrowing just the right amount, you will be able to stick to your holiday budget. Look at your expenses from 2016 to help you plan. Do you want to spend more, less or about the same? Factor in travel expenses, entertaining, gifts, decorations, and so on.

Whenever you can, buy with cash. Money experts advise that when you use cash, instead of credit, you spend less. If you shop online, consult your plan prior to clicking through to your shopping cart. Check our website for details on our unsecured loans, then call, click or stop in for your unsecured holiday Loan.

**Rates starting as low as
3.99% APR***

Get a gift for everyone on your list.



**Actual rate may vary based on the number of years your loan is financed, in addition to your individual creditworthiness.

Kick Off the HOLIDAYS in Style

If you're looking to get behind the wheel of a new or used car for the holidays, the Credit Union can help! We've got a variety of rates and terms to fill your needs, and with our quick and easy application process, you'll be driving off in the car of your dreams in no time.

Our current rates start as low as **1.99% APR***!

Stop by the Credit Union or give us a call today!

*Actual rate may vary based on credit worthiness, make of car and down payment.

