



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Monday, January 15
Martin Luther King Jr. Day

Monday, February 19
Presidents' Day

Friday, March 30th
½ day Closing 12:30
Good Friday

Inactive Account Fee Policy Change REMINDER

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. *To keep your account active only 1 transaction per year must be performed.*

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



2018 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 (2) expiring terms on the Board of Directors.

The following incumbent directors have been re-nominated for the Board of Directors by the Nominating Committee:

Bob Laufenberg: Incumbent Nominated by Nominating Committee –

For Term Expiring in 2021- Director since 2006

Bob is a member of Carpenters Local #254 and a current International Representative for the United Brotherhood of Carpenters.

William Hosey: Incumbent Nominated by Nominating Committee –

For Term Expiring in 2021 -Former Supervisory Committee member (2006-2013). Director since 2013.

Bill is the President and Asst. Business Manager of IBEW Local 351.

Nominations for vacancies may also be made by the membership, but you must do so by Nomination Petition. Members are encouraged to obtain copies of the Petition forms and Petition Rules from the Secretary. These forms are available at the Credit Union. When returned, the petition must be signed by one (1%) percent of the Credit Union membership, with a maximum of 500 names. Each nominee by petition shall submit a statement of qualifications and biographical data and a signed certificate from the nominee stating that they are agreeable to nomination and will serve, if elected to office, with the petition. All petitions must be returned to the Credit Union main office no later than February 28, 2018. An election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

Elections shall be determined by plurality vote and shall be by ballot box at the Annual Meeting, except when there is only one nominee for each vacancy. If there are nominations by petition, those names, along with the incumbents, will be placed on the ballot and the election will be held at the Annual Meeting. Any member 18 years of age or older may submit for nomination. The results will be announced at the Annual Meeting. Please see future mailings for specific date and time of Annual Meeting.

**Wayne Heimrich
Secretary
Board of Directors
Union Building Trades Federal Credit Union**

Kodan's Korner

"We are judged by what we finish, not by what we start"

- Harvey Mackay

2018 Annual 4 Year College Scholarship

Now that the ball has dropped and we welcomed another year, our annual 4 Year College Scholarship is once again up for grabs. Those applying must be in their senior year of high school, and must be members of the credit union, so if you are planning on submitting a scholarship application, make sure you are a member of the credit union as well, and if not, complete a membership application too. All it takes is a completed application and a deposit of \$5.00.

One lucky member will receive \$4000.00 over the course of four years. Applicants will be judged based on their scholastic performance, recommendations, skills, interests and extracurricular activities.

Completed applications (all paperwork including transcripts and recommendations) must be received by March 16, 2018 so call to request one, stop by our Parsippany or Delaware office to pick one up, or log onto our website at www.ubtfcu.org to download it today.

Good Luck to all who apply!

Make The Switch To e-Statements

Simplify your life with e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well. Here's how it works: When your statement is ready shortly after the end of each month, we'll send you an email. You can then go online, login to your account and check it out. Did all the checks clear? Does our balance agree with yours? What is the remaining balance on your loan? If everything is correct, just file it electronically, where it won't disappear under a pile of flyers.

And, you won't have to worry about your personal information sitting in your mailbox or getting lost in transit when you have your mail forwarded when you are away. So make the switch to e-Statements. Call, click, or stop by the credit union.



Chase Away The Wintertime Blues With A Low-Rate Personal Loan

Are those wintertime blues creeping up on you? Doing some holiday travel, spend a little too much on your shopping lists this year or finally tackling those long-awaited home improvements, boosting your spending power may help you chase the blues away. And with an affordable Personal Loan from Union Building Trades FCU, you can do so more easily.

This low-rate, convenient financing option gives members financial freedom and flexibility by allowing them to use the money for any purpose. A Personal Loan offers a combination of:

- * Great rates
- * Affordable terms
- * Flexible loan amounts
- * No collateral requirements

In addition to helping offset post-holiday expenses, a signature (or personal) loan can help you pay off other high-interest debt, finance large purchases, or pay for a family member's education expenses. Plus, these unsecured loans are a smart option for those who do not own a home or would rather not borrow against their assets.

If you find those pesky bills mounting, and the wintertime blues sneaking in, give yourself a little extra financial boost with a Personal Loan from your credit union. Apply today by visiting www.ubtfcu.org, calling 800-848-2438 option 2, or visiting our Parsippany NJ or New Castle DE branch locations.



Tax Time!

It's almost tax season! That means that you can have your tax refund directly deposited into your Credit Union account quickly, easily, and FREE! According to the IRS, a refund check is issued within 6 to 8 weeks of filing a paper return. If you file a paper return, and choose to directly deposit your refund, you will receive your refund in 5 to 6 weeks. If you electronically file (E-file), your refund will be issued within 3 weeks of filing. However, if you choose to E-file and choose direct deposit for your refund, the IRS says you should receive it within 14 days.

To elect direct deposit of your tax refund into your Credit Union account, simply provide your tax preparer with your account number (not your social security number or your debit card number) and our ABA routing #221277816. If you choose to E-file, you can always check the status of your refund online at www.irs.gov.

To check your refund status, you will need your social security number, your filing status, and your refund amount. Also, remember to keep your 2017 year-end statement for tax reporting purposes!

Just be aware being able to file your taxes online may have simplified this April ritual, but it's also made it easier for cyber criminals to claim your tax refund. In the 2016 season, the IRS reported a roughly 400 percent increase in cyberattacks on tax filers. There's no reason to believe the 2017 tax season will see any less crime. The Department of Homeland Security has launched a "Stop. Think. Connect." campaign to encourage consumers to protect themselves from online tax fraud by taking these measures:

- Avoid giving out personal information, unless it is to a trusted entity like the credit union.
- Watch for fake messages or websites purportedly from the IRS or tax preparation services; DHS warns that sites can look quite legitimate, so examine them carefully.
- Don't believe promises of "free money" from inflated refunds.
- Back up data and store your electronic tax files securely.
- Never share personal information over an insecure network. Look for "https:" in the URL and a lock sign.

Also, know that the IRS ONLY uses written communications to connect with taxpayers to request personal information. Any electronic communication - email, text, or social media, and phone calls are all fake!

