



# Trade Secrets

**BUILDING OUR FUTURE TOGETHER**

## Holiday Closings

Monday, May 28  
**Memorial Day**

Wednesday, July 4  
**Independence Day**

### 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:

**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.

**Ian Ruegg:** Nominated by Nominating Committee –

For Term Expiring in 2021.

Ian is currently the NJ Fund Director for the Northeast Carpenters Funds. He has worked for the Funds for 13 years and is a Certified Employee Benefits Specialist as well as having his MBA. In addition, he serves as the Treasurer on the Board of Directors of the New Jersey Health Care Quality Institute.

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 May 31, 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

"Yesterday I was clever, so I wanted to change the world. Today I am wise, so I am changing myself."

- Rumi

## 10 Tips For ATM Safety And Security

Whether making deposits, withdrawing cash, or inquiring about balances, nearly all consumers love the convenience and accessibility of ATMs. For Union Building Trades FCU members, using ATM services is a very affordable option and one that greatly expands their branch network.

ATMs can definitely make life and managing finances easier, but they also leave us vulnerable and must be used wisely. Experts warn that ATMs should be treated with the same caution as cash or checks. You would never leave your wallet, purse, or checkbook unattended or unsecured so your ATM card and related information deserve the same security.

While thieves and ATM skimmers have made it their life's work to target unsuspecting ATM users, we can stay one step ahead of them. By using some good old fashioned common sense and putting a few simple safeguards in place, you can be a smart, secure, and savvy ATM user.

The Electronic Funds Transfer Association (EFTA) suggests these important safety tips when using the ATM:

1. Always pay close attention to the ATM and your surroundings.
2. Be wary of people trying to "help" you with your ATM transaction.
3. Don't use an ATM that appears unusual looking or offers options with which you are not familiar or comfortable with.
4. Don't allow people to look over your shoulder as you enter your PIN code.
5. Do not re-enter your PIN if the ATM "eats" your card - contact a credit union official immediately.
6. Never write your PIN on the back of your card.
7. Do your automated banking in a public, well-lit location.
8. Never count cash at the machine or in public.
9. When using a drive-up ATM, keep your engine running, doors and windows locked, and leave enough room between your car and others in the drive-up line.
10. Closely monitor your statements and balance - immediately report any problems to Union Building Trades FCU.



## Where Will Your Credit Union Funds Go When You're Gone???

### Update Your Account Information!

Who will get your credit union funds when you are gone? Do you remember? Did you elect anyone? Perhaps you may have never completed one of our beneficiary forms or you did long ago. Now is the time to ensure we have the correct information on file for you. This simple step will make it easier for those left behind. To update your account today all you need to do is visit our website at [www.ubtfcu.org](http://www.ubtfcu.org). Type forms in the search box, and click on beneficiary change form. Print it, Fill it, Mail it in along with a copy of your current photo ID and we will make the necessary changes on your account.

## Is College In Your Future?

### UNION BUILDING TRADES FEDERAL CREDIT UNION Can Help

If you're a high school student or graduate who wants to attend college, it's never too early or too late to begin planning. Higher education provides endless opportunities and choices in terms of jobs, careers, and advanced graduate studies. It gives you the knowledge, tools, and means to improve your lifestyle, reach your financial goals and pursue your dreams. Many credit unions offer student resources to help finance education beyond high school, including private student loans, and Union Building Trades is no exception.

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.

With college enrollment at an all-time high, paired with the escalating cost of tuition, Union Building Trades FCU provides students and families with a complimentary product to assist them with funding higher education when federal options are exhausted. The Union Building Trades FCU Private Student Loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, even past due tuition bills. This private student loan option also includes a unique financial literacy component that helps students learn responsible repayment habits and build their credit scores while they are still in school.

For recent college graduates currently faced with high interest private student loan debt, Union Building Trades FCU offers 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. This refinancing option can also potentially save thousands of dollars in student loan payments every year, allowing borrowers to put the extra money towards paying off their debt faster, or towards a major purchase such as a car or home.

"We are pleased to introduce affordable private student loan programs for both students enrolled in school and young graduates just exiting from school," said Bob Kodan, Union Building Trades FCU CEO. "Our education financing solutions allow students and graduates to focus on what's important rather than how they are going to pay for college".

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

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