



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Monday, January 19
Martin Luther King Jr. Day

Monday, February 16
Presidents' Day

NOW AVAILABLE

Union Building Trades is happy to announce we are now offering Student Loans; both in-school and consolidation. Please check our website at www.ubtfcu.org for further information and to apply or call and speak to one of our loan representatives today.

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



Help Preserve Your Standard of Living.

Long-term unemployment (those jobless for 27 weeks or more) has accounted for more than one-third of the total unemployment since July of 2009.

Whether you're taking out a loan to make home improvements or buy a vehicle, it can be a financial gamble because things happen... life happens. You're betting you can pay back your loan and you won't lose your job (through no fault of your own), or become disabled (due to injury or illness), or pass away, which could leave your family responsible for your loan balance.

Source: Bureau of Labor Statistics, Databases, Tables and Calculators by Subject, June 2013

Help play it safe.

MEMBER'S CHOICE™ Borrower Security is a voluntary loan-payment protection product that helps you get relief from the financial burden of delinquency, default, or foreclosure if a protected life event unexpectedly happens to you. And, simple eligibility requirements help ease the enrollment process.

Ask about protecting your loan payments.

If a protected life event happens to you (and you're a protected borrower or co-borrower on the loan), MEMBER'S CHOICE™ Borrower Security will cancel or waive your loan payment(s), up to the contract maximums—helping to lessen your worries, and your family's worries, about paying loans during a time when your income may be reduced or lost and paying other household bills becomes challenging. Protected events include:

- Loss of life, including those caused by acts of war
- Disability, including those caused by acts of war
- Involuntary unemployment

Call the loan department at 800-848-2438 and ask about protecting your loans, today.

Your purchase of MEMBER'S CHOICE™ Borrower Security is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of MEMBER'S CHOICE™ Borrower Security. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.

DPGAP-0813-C5C2, ©



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 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 2014 year-end statement for tax reporting purposes!



Kodan's Korner

What lies behind you and what lies in front of you, pales in comparison to what lies inside of you.

- Ralph Waldo Emerson

2015 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 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 2018. Director since 2006. Bob is a member of Carpenters Local #620 and a current International Representative for the United Brotherhood of Carpenters.

William Hosey: Incumbent Nominated by Nominating Committee – For Term Expiring in 2018. 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 27, 2015. 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

Move It! Use It!

Move Your Credit Card Balances to Your Credit Union Visa Credit Card and Use it for Big Time Savings!

SWITCH Move your current credit card balance to a Union Building Trades FCU Visa credit card for a lower rate and no hidden fees!

SWIPE Whip out your card when you're ready to buy and give it a quick and simple swipe.

SIGN Pick up the pen and seal the deal by signing for your purchase!

SAVE Enjoy all the money-saving benefits of your Union Building Trades FCU Credit Union credit card, including:

Already have a Union Building Trades FCU Credit Union credit card? Move your card to the front of your wallet for everyday savings.



Safe & Secure

VISA® CREDIT CARD

Select the VISA® Credit Card Program that fits your needs!

Union Building Trades Federal Credit Union offers two VISA® Platinum Credit Card programs. Members can choose to participate in the **Platinum VISA® Credit Card** program or the **Platinum VISA® Credit Card with rewards**. Both programs include features like:

- No Annual Fee
- 25 Day Grace Period for Purchases
- Low Monthly Payment
- 24 Hour Customer Service when you call VISA® directly at 1-800-423-7503
- No Balance Transfer Fee
- Worldwide Acceptance
- Voluntary Payment Protection
- VISA® Online Account Access with eZCardInfo at www.ezcardinfo.com
- VISA®'s Zero Liability Policy
- Travel Accident Insurance

Rest easy that you're backed by VISA®'s Multiple Layers of Security; you can be sure that only you are using your card, and you won't be responsible for fraudulent activity when you use your VISA® Platinum Credit Card! With VISA®'s zero liability policy, this is one card you can afford to use.

VISA® Platinum Rewards Credit Card



Winter Wonder Loans

For all your cold weather expenses.

- Home Improvements
- Car Expenses
- Travel
- And So Much More

TERM

Up to 12 months

Up to 24 months

Up to 36 months

Up to 48 months

Up to 60 months

Share Secured Loans

RATE

as low as 3.99% APR*

as low as 4.99% APR*

as low as 5.99% APR*

as low as 6.99% APR*

as low as 7.99% APR*

1.00% above the corresponding Savings Account Rate

*APR = Annual Percentage Rate.

2015 Annual 4 Year College Scholarship

Now that we have come into another year, once again, we are happy to offer the Annual Union Building Trades College Scholarship. Those requesting applications must be in their senior year of high school, and must be members of the credit union, so if you are planning on applying for our scholarship, make sure you are a member of the credit union as well. All it takes is a completed membership 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 30, 2014 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 or www.ubtfcu.net to download it today.

Good Luck to all who apply!

