



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Monday, January 18
Martin Luther King Jr. Day

Monday, February 15
Presidents' Day

****DON'T FORGET****

Union Building Trades FCU offers 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



Simple, Stress-Free Finances

After the stress of the holiday season, your New Year's resolution might be to get your finances back in order. To get started right in 2016, follow these simple strategies and you'll be on the path to financial fitness:

Set up weekly "money" meetings with your spouse

At your weekly meetings talk about your goals, not your differences. For example: figure out how to save an extra \$200 a month for retirement. Regularly review your priorities to make sure you still agree on them.



Engage your kids

By explaining your mutual goals, you'll dissuade them from playing one of you against the other.



Trick yourself into saving

When you pay off a loan, have the payment amount automatically transferred to savings. Toss coins into a jar; then deposit it into savings. Only use credit cards if you can pay in full every month. Immediately subtract ATM transactions and debit card purchases from your checkbook. Your savings is your future. It pays for vacations, retirement, college — and fun. Start a regular savings habit today.

Tax Time!

The safest and fastest way to get your tax refund is to have it electronically deposited into your credit union checking or savings account. It's easy and more convenient too.

When you use Form 1040, 1040A or 1040-EZ, simply enter the Union Building Trades Routing and Transit Number on your tax form. The number is 221277816. Then choose either your checking or savings account and enter the appropriate account number with no dashes or spaces. That's all there is to it. Just a reminder if filing a joint return, the refund must also go into a joint account with the same names or it will be returned to the IRS.

To check your refund status, you will need your social security number, your filing status, and your refund amount. Log onto www.irs.gov/refunds. Also, remember to keep your 2015 year-end statement for tax reporting purposes!



Kodan's Korner

I cannot do all the good the world needs. But the world needs all the good I can do.

-Jana Stanfield

-- Bob Kodan

2016 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 nominations have been made for the Board of Directors by the Nominating Committee:

George Borgstede III: Nominated by Nominating Committee – For Term Expiring in 2019. Supervisory Committee member since 2008. George is an active member of IBEW Local 456 in North Brunswick.

Bradly Ferguson: Incumbent Nominated by Nominating Committee – For Term Expiring in 2019. Director since 1992. Brad is a member of Plumber's Local #24 in West Caldwell. Brad's long tenure and devoted commitment to the credit union benefits all of our members.

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 26, 2016. 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 on May 11th, 2016. Further meeting details will be in our next newsletter.

Wayne Heimrich

Secretary

Board of Directors

Union Building Trades Federal Credit Union



**Auto Loan Rates Are...
Heating Up!**

**Melt the cold with our warmest
auto loan rates.**

**Rates are as low as
1.99% APR**

**on New and Pre-Owned
Vehicles up to 60 months***

*APR=Annual Percentage Rate. . Rate subject to change at any time. Rate based on creditworthiness of individual applicant and loan term based on make and year of vehicle.

NEW YEAR, NEW BEGINNINGS!

**RESOLVE TO
BE DEBT FREE
AND TAKE OUT A
PERSONAL LOAN.**

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. Rate subject to change at any time. Rate based on creditworthiness of individual applicant.

2016 Annual 4 Year College Scholarship

Out with 2015 and in with 2016! The New Year always brings our annual 4 Year College Scholarship, and we are happy to offer it once again this year! 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 14, 2016 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!**

