



# Trade Secrets

**BUILDING OUR FUTURE TOGETHER**

## Holiday Closings

Friday, April 3

*1/2 day Closing at 12:30pm*

**Good Friday**

Monday, May 25

**Memorial Day Observed**

Friday, July 3

**Independence Day (Observed)**

## \*\*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](http://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



## Introducing Private Student Loan Program

### Paying for College Just Got Easier

Recognizing the need for higher education financing for its members, Union Building Trades FCU now offers a private student loan and private student loan consolidation.

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 [ubtfcu.lendkey.com](http://ubtfcu.lendkey.com).

## Join Us for the 2015 Annual Meeting

As a credit union member, you are also an owner with a voice in your financial cooperative. One way to express this voice is at the Annual Meeting and Election where you'll have the opportunity to get involved, get informed, and get connected to other members.

Every year our members come together in celebration of the cooperative spirit. It's a chance to discuss and learn about the state of the credit union including accomplishments and innovations over the past year; hear from credit union leadership about future goals; and even take part in the election of incoming credit union officers.

Mark your calendar and take advantage of this opportunity to find out what is going on at your credit union. We hope you are able to attend and look forward to welcoming you at our main office at 205 Cherry Hill Road, in Parsippany, NJ on Wednesday, May 13<sup>th</sup> at 6pm to the 2015 Annual Meeting and Election.



## Kodan's Korner

The measure of who we are is what we do with what we have.

- Vince Lombardi

### 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.

Since there are a sufficient number of nominees to fill the available board positions and no nominations were received by the deadline of February 27, 2015 there will be no nominations from the floor pursuant to Article V of the bylaws. Since the number of positions equals the number of positions filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the annual meeting, pursuant to Article V of the bylaws.

Wayne Heimrich

Secretary, Board of Directors

Union Building Trades Federal Credit Union

### Spring Season is New Car Season!

After all that snow and ice this winter, we couldn't be happier that SPRING has finally arrived. Truck, Convertible, SUV, Red, or Black, the choice is all yours this Spring!

Visit Union Building Trades Federal Credit Union and start the New Season with New Wheels!

### Rates as low as 1.99\* APR!

\*APR=Annual Percentage Rate.



### Wake Up That Dormant Account

Do you or a family member have a credit union account that has been inactive for more than a year? Did you know that this dormant account could be costing you money? Why not wake up that dormant account and start taking advantage of all the valuable benefits that a CU account has to offer?

Sometimes members can lose sight of an old account, not realizing that once it goes dormant with a balance below \$350.00, it is credit union policy to charge a \$15.00 monthly fee. Fortunately, it's easy to re-acquaint yourself with the credit union and the variety of products and services to help you meet your financial needs.

To remove your dormancy status, simply take any of the following actions:

1. Make a deposit into your Primary Share (Savings) Account
2. Make a withdrawal from your Primary Share (Savings) Account
3. Authorize Direct Deposit from external sources, such as payroll or social security

Wake up that dormant account and open your eyes to a world of financial possibilities!



## E-Statements: Are You Green Yet?

As a credit union member, you're already a socially conscious consumer. You're always looking for ways to improve the world around you and help others, but are you green when it comes to your credit union statements? If not, you can easily make the switch from paper to paperless.

**By replacing traditional paper statements with e-Statements, you will:**

1. Cut back the need for resources to create paper statements and in turn, improve the environment.
2. Protect your identity by reducing the paper trail of regular mail and thus the chance for ID theft.

**e-Statements also:**

- Reduce paper clutter
- Safer than traditional mail
- Available much sooner than paper statements
- Offer convenience - access years of account history online at anytime from anywhere
- Provide email notifications when a statement is ready to view
- Are fast, easy, and secure

If you're interested in making the switch from paper to electronic statements, call or visit any branch location to find out how to go green.

