



# Trade Secrets

**BUILDING OUR FUTURE TOGETHER**

## Holiday Closings

Friday, September 4th  
*Closing at 12:30pm*

Monday, September 7th  
**Labor Day**

Monday, October 12th  
**Columbus 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](http://www.ubtfcu.org) for further information or to apply.

### 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**



## Scholarship Winner – Congratulations Sarah Wolford!



For our 19th year straight, the credit union has awarded scholarships to deserving young members. This year the tradition was continued. The scholarship committee has awarded this year's award to Sarah Wolford.

Sarah is a senior at Allentown High School in Allentown, NJ and is ranked 29th among 322 students. She has a 4.076 grade point average, and scored a 28 composite on her ACT.

Sarah is in the National Honor Society for English, Math, Science and Spanish as well as the editor for the school newspaper. Sarah started volunteering at a local food bank and it made a great impact on her. She realized that there may be parents who have fallen on hard times and may not be able to provide their children with simple things like a birthday cake on their birthdays so she started her own charitable organization called "Birthday in a Box". She collects birthday supplies such as cake mix, icing, decorations and presents and puts them into boxes and gives them to children in need.

Her teachers describe her as mature with an outstanding work ethic. They say she has amazing communication skills and an enthusiasm for learning, is a role model for her classmates.

In the fall Sarah will be attending Loyola University in Maryland.

It is with great pleasure that we announce the 2015 Union Building Trades FCU scholarship winner, SARAH WOLFORD. **Best of Luck!**



## Pack Your Cares Away and Skip A Pay this Summer!

It's summer! Time for easy living and with Skip A Pay, your credit union can help you pocket some extra cash for summer fun. Our Skip A Pay program allows qualified members to defer their loan payments. All borrowers in good standing, with qualified loans, may defer by simply signing and returning an authorization form. (Interest will continue to accrue. Mortgage loans and VISA® credit cards are not eligible.) Whether you celebrate summer with bonfires at the beach or barbecuing in your backyard, with thrill rides at a theme park or canoe trips at camp, let Skip A Pay give you some budget breathing room. Summer is too short not to make the most of it. Qualified members should have received a form in the mail, but if you didn't receive yours, contact the credit union to see if you qualify and Skip A Pay today!

## Planning a Summer Move? Keep Us in the Loop!

Summertime is a popular time for moving. If you're planning a move, whether around the corner or across the country, it's important to let your Credit Union know. Keep us in the loop so that we can keep your information up-to-date and secure. We also want to ensure that you are receiving any and all of your Credit Union's correspondence, from monthly statements to newsletters to inserts and notices, in a timely manner.

Please alert us to any changes of the following:

1. Address
2. Phone numbers (landline, cell, and work)
3. E-mail address

For more information, questions, or to obtain the necessary forms, please call or stop by our main office in New Jersey or our Delaware office. **Happy Moving!**



## Kodan's Korner

Remember to spend some time with your loved ones, because they are not going to be around forever. Remember, say a kind word to someone who looks up to you in awe, because that little person soon will grow up and leave your side. Remember, to give a warm hug to the one next to you, because that is the only treasure you can give with your heart and it doesn't cost a cent. Remember, to say, 'I love you' to your partner and your loved ones, but most of all mean it. A kiss and an embrace will mend hurt when it comes from deep inside of you. Remember to hold hands and cherish the moment for someday that person will not be there again. Give time to love, give time to speak! And give time to share the precious thoughts in your mind. And always remember, life is not measured by the number of breaths we take, but by those moments that take our breath away.

- George Carlin

## Going on Vacation? Call Us First!

To protect against theft and unauthorized use of your Union Building Trades Federal Credit Union credit and debit cards, we monitor your card activity 24 hours a day. If we notice suspicious activity on one of your cards, we'll need a way to contact you while you're on the road—just to confirm if the activity is authorized.

Before your trip:

- Call the Member Service Center to let us know the dates of your trip and where you'll be traveling.\*
- Give us your cell phone number or out of town contact information so a representative on behalf of Union Building Trades Federal Credit Union's Fraud Service Center can call you if there is a potential problem.

**If you receive a message from a Union Building Trades Federal Credit Union representative about possible unauthorized card use, please respond to our phone call in a timely manner.**

We will place a temporary hold on your card if we do not hear from you. If you find that your card has been temporarily suspended, simply call to remove the hold.

**Enjoy your vacation!**

\*If traveling internationally, the debit card has further restrictions, please contact the main office for further details and requirements.



## Tuition, Books, Room & Board, No Problem!

### Paying for College Just Got Easier!

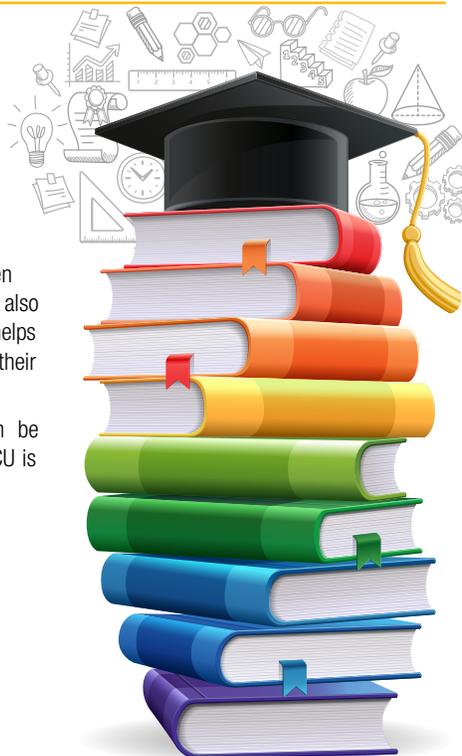
The Union Building Trades FCU Private Student Loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, even past due tuition bills. This private student loan option also includes a unique financial literacy component that helps students learn responsible repayment habits and build their credit scores while they are still in school.

Financial aid packages and tuition bills will soon be arriving, if they haven't already. Union Building Trades FCU is here to help!

*Reach Higher.*

*Dream Bigger.*

*Go Further!*



## Summer Fun for Less!

Whether your summer fun comes in the form of a vacation, staycation, or daily warm-weather activities, there's no doubt that some planning is needed for a successful summer.

By following some simple tips, you can plan the ultimate summer at a great price and with little stress:

- If you're thinking about travelling, book ASAP. Once you know you'll be taking a trip, try to book your flight right away. The more flexibility you have in terms of dates, the better deal you can get.
- Opt for a "Staycation." There are plenty of options; return to nature at parks, nature centers, or local lakes and beaches; get some culture at a local museum, aquarium, science center, festival or concert; spoil yourself at the spa, shopping, or dinner at a fancy restaurant; camp out in your backyard - pitch a tent, tell ghost stories, sing songs, and make s'mores.

Make the Most of the Season by:

- Playing in the water whether it's the ocean, lake, pool, even the sprinkler or hose.
- Cooking light and healthy with simple and fresh ideas from easy salads and dips to grilling and fresh fruits.
- Soaking up some sun in your backyard, at the pool or beach, gardening, or even washing the car. Don't forget your sunscreen!
- Doing nothing. Relax on a lounge chair, nap in a hammock, or simply breathe in the air and watch the summer sky.

**As you plan for summer, remember Union Building Trades Federal Credit Union can also help with funding your vacation plans with our unsecured loan, or our low rate credit card.**

