



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Monday, January 21
Martin Luther King Jr. Day

Monday, February 18
Presidents' 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

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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

A Special "Thank You" To Our Members



As member-owned and operated financial institutions, a solid and secure member base is at the heart of every successful credit union worldwide. As we reflect on 2018 at Union Building Trades FCU we want to send a special "thank-you" to our members for their support and loyalty.

At Union Building Trades FCU we strive every day to put our members first and uphold the motto of "People Helping People," through exceptional service, affordable financial solutions, valuable financial education, and community assistance. Like our members, we strongly believe in the idea

of a democratic, not-for-profit financial cooperative.

We hope you accept our heartfelt gratitude, and know that we look forward to providing you and your loved ones with continued quality financial products, services, and superior member service in the year ahead.

Drive Down Your Payments - Refinance Your Vehicle Loan At The Credit Union

You love your new wheels. The monthly payments? Not so much. It may be time for a do-over. Bring your vehicle loan paperwork to the credit union and we'll help you figure out if refinancing your loan here is in your best interest.

We can help:

- Reduce the annual percentage rate
- Reduce your payment
- Help you pay off your loan quicker
- Extend the terms of your loan

You can refinance the loan you received from the dealership after making your first payment to the lender after 30 days. We'll help you get back in the driver's seat and take control of your payments.

**Give us a call to
find out how!**



Kodan's Korner

"When you teach a man to hate and fear his brother, when you teach that he is a lesser man because of his color or his beliefs or the policies he pursues, when you teach that those who differ from you threaten your freedom or your job or your family, then you also learn to confront others not as fellow citizens but as enemies. We must admit the vanity of our false distinctions among men and learn to find our own advancement in the search for the advancement of all. We must admit in ourselves that our own children's future cannot be built on the misfortunes of others. We must recognize that this short life can neither be ennobled nor enriched by hatred or revenge."

- Robert F. Kennedy

Remarks to the Cleveland City Club, April 5, 1968

3....2....1 ...HAPPY NEW YEAR!!

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 15, 2019 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 to download it today.

Good Luck to all who apply!



Visa Debit Card Pin Enhancement

Effective October 15, 2018 pin numbers can be created immediately by you the member. You no longer have to call our office for a new pin number or to request a change of pin.

You simply call 1-800-757-9848. You will be asked a series of security questions and once you pass the authentication process you can choose your own pin. This pin will take effect immediately.

In the event the authentication process does not work, you must wait one hour before attempting again. Should it not work a second time, you must call our office at 800-848-2438 to confirm account information.



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 (not your social security number or your debit card 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 2018 year-end statement for tax reporting purposes!

Just be aware being able to file your taxes online may have simplified this April ritual, but it's also made it easier for cybercriminals to claim your tax refund. In the 2016 season, the IRS reported a roughly 400 percent increase in cyberattacks on tax filers. The Department of Homeland Security has launched a "Stop. Think. Connect." campaign to encourage consumers to protect themselves from online tax fraud by taking these measures:

- Avoid giving out personal information, unless it is to a trusted entity like the credit union.
- Watch for fake messages or websites purportedly from the IRS or tax preparation services; DHS warns that sites can look quite legitimate, so examine them carefully.
- Don't believe promises of "free money" from inflated refunds.
- Back up data and store your electronic tax files securely.
- Never share personal information over an insecure network. Look for "https:" in the URL and a lock sign.

Also, know that the IRS ONLY uses written communications to connect with taxpayers to request personal information.

Any electronic communication - email, text, or social media, and phone calls are all fake!

