



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Wednesday, July 4
Independence Day

Friday, August 31
1/2 day Closing at 12:30pm

Monday, September 3
Labor Day

Monday, October 8
Columbus 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

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

Congratulations Katherine Holmbeck; Our 2018 Scholarship Winner

For 22 straight years the credit union has awarded scholarships to deserving young members. This year the tradition has continued. The scholarship committee has awarded this year's award to Katherine Holmbeck.

Katherine is a senior at Moorestown High School in Moorestown NJ and currently has a 4.561 grade point average. She has taken 19 Honors courses, 10 AP courses and scored a 1570 on her SAT exam. Her high grade point average qualified her for admission into the very exclusive Honor and Service Society at MHS.

Outside of the classroom, Katie is also involved in many activities. She is an excellent athlete and has participated on the MHS track, soccer, and cross-country teams (senior year captain). In addition, Katie is a member of the Ronald McDonald House Teen Advisory Council, Moorestown Teen Leadership Committee, and All South Jersey Choir. She spends many hours volunteering for her church and the community. She was quoted by her guidance counselor as being "very selfless and finds time to care for and serve others." He even went as far to say that "Katie Holmbeck is an exceptional scholar and remarkable human being, and is one of the most impressive students I have ever known in my fifteen years in education."

In the fall Katherine will study Neuroscience, but still deciding which school from the expansive choices she was accepted to from the likes of University of Notre Dame, Villanova, Northeastern, Boston College and College of William & Mary.

It is with great pleasure that we announce the 2018 Union Building Trades scholarship winner: **Katherine Holmbeck.**



Student Loan Season Begins July 1st... BE READY!!

****See the enclosed flyer for further details.**

Important Info:

One of our Direct Branches has moved their main office. Previously Bridgeton Onized FCU was located at 2550 South Main Road, in Vineland NJ. Their Main Office is now located at

**339 MAIN STREET,
CEDARVILLE, NJ 08311.**

856-692-4000 | 1-888-896-4007

Please make note of this new location.

Kodan's Korner

"The pessimist sees difficulty in every opportunity. The optimist sees opportunity in every difficulty."

— Winston Churchill

Join Us at the Annual Meeting

As a credit union member, you are also an owner with a voice and a vote 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.

Where: 205 Cherry Hill Road, in Parsippany, NJ

When: Wednesday, September 12th @ 6pm



**NEW
UPDATE**

Transactions Post faster with new Same Day ACH** Rule

NACHA amended its ACH Operating Rules to enable the same-day processing of virtually any ACH payment/debit or credit.*

What this means for our members:

The rule change means that Union Building Trades FCU will receive and post multiple transaction files daily. Files will include all ACH debits and credits for any member's items with a settlement date of the current business day. A transaction file can still post after our office has closed for the day. Funds must be in your account prior to any debit you initiate.



*National Automated Clearing House Association manages the development, administration, and governance of the ACH Network, the backbone for the electronic movement of money and data in the United States.

**Automated Clearing House (ACH) is a network for financial transactions in the United States. ACH processes large volumes of credit and debit transactions in batches. ACH credit transfers include direct deposit, payroll and vendor payments.

Additional info – NSF fees will be posted to any account in which funds are not available at the time of transaction settlement. 2018



Make Summer Sweeter With our Unsecured/ Vacation Loan

Long days, warm nights, no school, flex time, easy living - summertime really is the sweetest season. And no summer is complete without a fun-filled, sun-filled, memory-making family vacation! While we'd all love to plan the ultimate warm-weather getaway, for some the expense is just too much for our pocketbooks to handle. Don't fret - you can make your summer even sweeter and your dream vacay a reality with the help of Union Building Trades FCU.

Relax, unwind, celebrate, and most importantly spend time reconnecting with family this summer with an affordable UBTFCU unsecured loan. This convenient financing option offers great, low rates, flexible terms, and the confidence of knowing your vacation expenses are taken care of. All you have to do is pack your bags!

Apply today to make this your sweetest summer yet - visit www.ubtfcu.org, call 800-848-2438/ option 2, or stop into our Parsippany or New Castle DE branch locations.

Need A New Ride?

Head to Union Building Trades FCU
For A Low-Rate Auto Loan And Get
Your Motor Running!



RATES AS LOW AS
2.49% APR*