



# Trade Secrets

**BUILDING OUR FUTURE TOGETHER**

## Holiday Closings

### Columbus Day

Monday, October 8

### Veterans Day

Monday, November 12

### Thanksgiving Holiday

Thursday & Friday, November 22 & 23

### Christmas Day

Monday, December 24

Closing at 12:30pm

Tuesday, December 25

### New Year's Day

Monday, December 31

Closing at 12:30pm

Tuesday, January 1

### 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-4:15pm



## Loans For Every Reason And Season

Roof sprung a leak? We have a loan for that. Unexpected medical bill? We have a loan for that. Back-to-school bills bigger than you thought? We have a loan for that, too. Credit unions were created to make loans to members for provident and productive purposes. That means we are here to help. We'll work with you to sort out what type of loan is the best for you. For example, if you have a high balance on a credit card with a high interest rate, our low rate Visa Platinum card would be a good option to transfer the balance to. A Home Equity Loan is an excellent choice for making repairs and improvements to your home. Need a break this coming winter or a little extra cash for holiday spending? A Personal Loan can help you get away or pay for those extra gifts you need to buy. And of course, we have great rates and terms for new wheels. So whatever the reason, or the season, when you need a loan, think of your credit union first.

**Call us at 800-848-2438 option 2 to speak to one of our loan reps, or log onto [www.ubtfcu.org](http://www.ubtfcu.org) and apply online.**



**The Board of Directors along with the Entire Staff would like to take this time to wish all of our members a very Happy and Healthy Holiday Season. WE look forward to continuing to serve our members in 2019. We are union members serving UNION MEMBERS!**



## Kodan's Korner

"A TRUE friend is someone who knows everything about you and STILL loves you."

– Unknown

### Protecting Your ID

Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- Place outgoing "snail mail" in a secure mailbox. If you don't have a locked mailbox, pick up incoming mail as soon as possible.
- Pay close attention to billing cycles. If a bill doesn't arrive on time, it's possible an identity thief has stolen it.
- Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- Place passwords on bank, credit card, and phone accounts. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- Keep your information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection - update it regularly.
- Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.
- Shred documents that you no longer need, including credit card applications, insurance forms, health forms, and billing statements.
- Store private documents in a secured location.



## Bank Your Way With Our Online Banking

Are you looking for a way to streamline and simplify account management so that it fits your life? Look no further than Union Building Trades FCU Online Banking. With a quick and simple log on, you can conduct nearly all of your banking online and at any time.

This free, convenient, secure service allows you to:

- Check account balances in real time
- Transfer funds between accounts
- View account history
- Access e-Statements
- View cleared check images
- Access Mobile Banking
- And more!

Online Banking will help you:

- Better manage multiple accounts
- Save time by avoiding branch transactions
- Track your spending more closely

Enroll in our Bill Pay as well to pay bills and transfer monies to other institutions.

Online banking/Bill Pay means financial management how, where, and when you want! Log on today and bank your way. Get started now at [ubtfcu.org](http://ubtfcu.org)



## Personal Fund/ Vacation Fund Deposits: Who, What, Where, When and How?

The most frequently asked question we get here at the credit union is "what's my balance?" That is usually followed by "where is my deposit?" We would like to shed a little light as to how your personal fund / vacation fund gets here.

Your contractor deducts the amount from your pay and normally on a monthly basis, sends it to your local/funds office/or benefits administrator.

Now from there it is their responsibility to get that money to us. We receive files a variety of different ways, some are sent electronically like a direct deposit others are received as a secured file that we upload into our system. Either way until we get a file and the funds from the local or the funds office, we have nothing to deposit into your account. We NEVER delay or hold your deposits on our end at all. If we receive it, that same day it will be available to you.

If you call in and you didn't get an expected deposit or you feel like your balance should reflect more, we will always tell you to call your local, your funds office or whatever administrator is responsible for getting the deposits to us. Some Locals make deposits on scheduled days, but that isn't always the case and unfortunately we too never know exactly when the deposits will happen, but as mentioned earlier, rest assured if they send it to us, we make it available to you as quickly as possible.

