



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Friday, July 3rd; closing 12:30
Independence Day

Friday, September 4th; closing 12:30
Monday, September 7th, Closed
Labor Day

Monday, October 12th, Closed
Columbus Day

New Jersey (Main Office)

(physical address)

205 Cherry Hill Rd., Parsippany, NJ 07054

(mailing address)

P.O. Box 6270, Parsippany, NJ 07054

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Office@ubtfcu.org

Office Hours

Monday-Thursday: 8:30am-5:00pm

Friday: 8:30am-4:30pm

Delaware Office

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(302) 322-5086

Fax: (302) 322-3515

Office Hours

Monday-Friday: 8:30am-4:00pm

www.ubtfcu.org

"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.

This year's meeting will take place on Wednesday, September 16th at 6pm at our main office at 205 Cherry Hill Road, in Parsippany, NJ. Due to the current Covid situation, it is still to be determined if an in person meeting will be permitted. Please continue to check our website for up to the minute details and information.

2020 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 three 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 2023. Bob is a member of Carpenters Local #254 and a current International Representative for the United Brotherhood of Carpenters. Bob was a director from 2006-2018, and 2019 to present. Bob is the current Supervisory Committee Chairman.

Joseph Cladd: Incumbent Nominated by Nominating Committee – For Term Expiring in 2023. Director since 2006. Vice Chairman since 2013. Joe is a retired member of Pipefitters Local # 9 in Englishtown.

Arthur Kennedy: Incumbent Nominated by Nominating Committee – For Term Expiring in 2023. Director since 2007. Current Treasurer. Former Supervisory Committee member (2006 – 2007) Art started and ran a credit union for five years serving electrical workers in Perth Amboy. Art is a retired member and Business Representative of IBEW Local #456 in New Brunswick.

Since there are a sufficient number of nominees to fill the available board positions and no nominations were received by the deadline of May 29, 2020 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

Kodan's Korner

Courage doesn't always roar.

Sometimes courage is the quiet voice at the end of the day saying

"I will try again tomorrow"

- Mary Anne Redmacher

Protecting Members & Employees

The spread of the Coronavirus (COVID-19) has all of our attention for several months now. We wanted to let you know your Union Building Trades FCU team is continuing to do everything possible to keep our employees and you, our members, safe while continuing to deliver the services you require.

Our lobbies at both branches remain closed. Our Parsippany branch office remains open to serve you using our drive-up lanes and Delaware is available to provide contactless transactions by calling first. Our operating hours are adjusted as follows: Parsippany office hours: 9:00 am to 4:30 pm M-F and Delaware branch hours are 9:00 to 3:30. For the latest updates on branch hours, you can visit our Branch Locations page on our website. Our team members are also being reminded to ensure their hands are regularly washed or sanitized.

Our electronic banking tools are available 24/7. Whether you're paying a bill through the UBTFUCU Bill Pay, checking an account balance or transferring money using our Virtual Branch, using our mobile app, or checking balances toll-free at 1-800-741-4981, our goal remains to enable you to conduct your business. Not a member yet, don't have access to these services? Give us a call and we can expedite the process. Complete the membership application found on our website drop it in the mail along with your two forms of required ID.

If you need to access cash, we have free access to 30,000 ATMs in the CO-OP Network®. You can find your nearest ATM by clicking on the **ATM's link** on our website.

Our Mission

Despite the threat posed by COVID-19, your UBTFUCU team remains committed to serving you and your families. We will continue to navigate through this together. Stay safe and healthy and visit www.ubtfcu.org for updates.

Keep Your Home Safe While On Vacation

Finally getting away on that much needed vacation? Your vacation should be relaxing and worry-free. It's a great idea to prepare your home before you leave on vacation with this checklist. With a little extra vigilance, you can help keep your property and belongings safer while you're gone.

- Ask a trusted friend or neighbor to keep an eye on things. Also, have them take out the trash.
- Ask a neighbor to park in your driveway occasionally, so there's activity at your house.
- Make sure your lawn stays trimmed.
- Stop the newspaper and mail deliveries or ask a trusted neighbor to pick them up.
- Leave your blinds/curtains exactly as they are when you're home.
- Beware of social media. Think twice before posting your detailed vacation plans on social media.
- Lock all external doors, windows, and the garage.
- Put at least one light in your house on a timer.
- If you have a security company, notify them that you are going out of town.



Back to School with Union Building Trades FCU

Whether you're heading off to college or still packing a pencil case, Union Building Trades makes the grade when it comes to getting you back to school!

Tuition time - if you or your favorite student is relying on Student (or parent) loans to fund education, talk to UBTFUCU about what we have to offer. 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.

And, if part of your financial planning involved paying for your child's education with the equity in your home, we can discuss what Home Equity Loan options are best for your situation.

School clothes and incidentals - if there's one thing that's certain when your children return to school, it's that last year's clothes don't fit! Consider a Signature/Personal Loan to help pay for all the back to school "stuff" your children need!

Books and supplies - whether you're the student or the parent, our Visa Credit Card gives you the ease and convenience to pick up books, food or other essentials anytime during the school year.

Debit Card - need a financial institution you can trust that doesn't charge outrageous fees? A perfect fit for the "first time" student user and convenient account access nationwide 24/7 via the Internet or through our Debit Card.

Take Union Building Trades back to school with you— we've got class!!!

