



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Monday, January 18
Martin Luther King Jr. Day

Monday, February 15
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

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

A Message to our Valued Members: Office Update

Here we are a new year is upon us and we hope that you and your families are well. We are all far too familiar now with the spread of the Coronavirus (COVID-19) and the possibility of a vaccine on the horizon. We at Union Building Trades FCU are continuing to be diligent in keeping our employees who serve you, and our members, safe while keeping our operations ready for business in the limited capacity.

By limited capacity we are referring to our lobbies at both branches remaining closed to walk in traffic. Our Parsippany drive-up lanes are open and have been since the beginning of the pandemic. The Delaware office is available to provide contactless transactions by calling first. Our operating hours are: **Parsippany office hours: 9:00 am to 4:30 pm M-F and Delaware branch hours are 9:00 to 4:15.** The latest updates on branch hours can be found on our website by visiting our Branch Locations.

Check out our electronic banking tools which are available 24/7 for our members. 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. Not a member yet and don't have access to our electronic services, not a problem. Give us a call and we can expedite the process. Simply complete the membership application found on our website and email it back to us along with your two forms of required ID to office@ubtfcu.org or drop it in the mail.

Our Mission

Despite the threat posed by COVID-19, your UBTFCU team remains committed to serving you and your families. We will continue to navigate through this together. Stay safe and healthy and visit **ubtfcu.org** for updates and know that new things are on the horizon for 2021 to aid in making your interactions with us more convenient going forward.

Wishing you all the best,
Lori A Cilia, COO



Kodan's Korner

"Out of the silence, music. Out of the darkness, light. Out of uncertainty, Promise. Hope was born that night."

-Anonymous

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. Please make sure you also specify if your account is a savings or checking account or your deposit may be delayed. 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 2020 year-end statement for tax reporting purposes!



Make The Switch To e-Statements

Simplify your life with e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well. Here's how it works: When your statement is ready shortly after the end of each month, we'll send you an email. You can then go online, login to your account and check it out. Did all the checks clear? Does our balance agree with yours? What is the remaining balance on your loan? If everything is correct, just file it electronically, where it won't disappear under a pile of papers.

And, you won't have to worry about your personal information sitting in your mailbox or getting lost in transit when you have your mail forwarded when you are away. So make the switch to e-Statements.

Call, click, or stop by the credit union.



2021 Annual College Scholarship

We can all agree 2020 was as different and unexpected as most of us will come to know in our lifetime.

Students and kids in all levels of school were some of the most greatly affected. As we welcome in another year, we also welcome our Annual 4 Year College Scholarship! 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 **May 14, 2021** 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!