



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Monday, January 17
Martin Luther King Jr. Day
Monday, February 21
Presidents' Day



Goodbye 2021; Usher In 2022!!

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 13, 2022, 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!

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 2021 at Union Building Trades FCU, we want to send a special "thank-you" to our members for their support and loyalty.

At UBTFCU 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 the brotherhood and sisterhood mentality of the Unions we service. 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.



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



Kodan's Korner

Life is a mountain. Your goal is to find your path, not to reach the top.

~Maxime Lagacé

Are You Tired of Receiving Paper Statements?

Simplify your life and cut the clutter with “free” e-Statements from your credit union. They are convenient and secure.

- Free, faster, and secure
- An email notification will be sent when your monthly statements become available
- Immediate online access to review, download and, if you wish, print your statements
- Access current and past e-Statements
- Reduce the chance of mail fraud or identify theft
- More flexibility and security in managing your accounts

Whether you want to save time, save a tree, or just get organized, e-Statements are the answer. Sign up today to reduce your carbon footprint and go paperless.



Make 2022 The Year You Get Control Of Your Budget

It's that time again: The new year brings with it the chance for a fresh start. You are not alone if one of your New Year's Resolutions is to be a better money manager. Start by taking a look at where your funds are coming from and where they are going. (You'll need some of these documents to prepare your 2021 taxes anyway. So it's a great way to get ahead of the game.) Next, decide if your spending reflects your values. For example, if you want your kids to pursue higher education have you allocated money to an education savings account? Or if you want to work on your bucket list either now or in retirement, how will you pay for that? Having your goals in mind helps you spend more mindfully. Can you eat out less often by planning menus for the week? Can you cut the cable cord and stream your television and movies instead? It's up to you to decide what's important. Then you can put together your budget: A spending and saving plan that will help turn your dreams into reality.

And on the subject of your **2021 taxes**, don't forget the fastest way to receive a refund is to have it directly deposited into your Credit Union account. It's quick, easy, 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 you 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 2021 year-end statement for tax reporting purposes!

