



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Monday, May 30
Memorial Day

Monday, June 20
Juneteenth

Monday, July 4
Independence Day (observed)

New Jersey (Main Office)

(physical address)

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(mailing address)

P.O. Box 6270, Parsippany, NJ 07054

(973) 263-0001

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Office@ubtfcu.org

Office Hours

Mon / Fri: 9:00am-4:30pm

Tues / Wed / Thurs: 9:00am-5:00pm

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



2022 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 two expiring terms on the Board of Directors. The following incumbent directors have been re-nominated for the Board of Directors by the Nominating Committee:

George Borgstede III: Incumbent by Nominating Committee – For Term Expiring in 2025. Director since 2016. Supervisory Committee member since 2008- 2016. George is an active member of IBEW Local 456 in North Brunswick.

Bradly Ferguson: Incumbent Nominated by Nominating Committee – For Term Expiring in 2025. Director since 1992. Board Chair since 2016. Brad is a member of Plumber's Local # 24 in West Caldwell. Brad's long tenure and devoted commitment to the credit union benefits all our members.

Nominations for vacancies may also be made by the membership, but you must do so by Nomination Petition. Members are encouraged to obtain copies of the Petition forms and Petition Rules from the Secretary. These forms are available at the Credit Union. When returned, the petition must be signed by one (1%) percent of the Credit Union membership, with a maximum of 500 names. Each nominee by petition shall submit a statement of qualifications and biographical data and a signed certificate from the nominee stating that they are agreeable to nomination and will serve, if elected to office, with the petition. All petitions must be returned to the Credit Union main office no later than May 31, 2022. An election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

Elections shall be determined by plurality vote and shall be by ballot box at the Annual Meeting, except when there is only one nominee for each vacancy. If there are nominations by petition, those names, along with the incumbents, will be placed on the ballot and the election will be held at the Annual Meeting. Any member 18 years of age or older may submit for nomination. The results will be announced at the Annual Meeting. Please see future mailings for specific date and time of Annual Meeting.

Ian Ruegg
Secretary
Board of Directors
Union Building Trades Federal Credit Union

Kodan's Korner

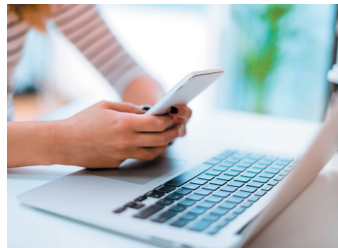
The difference between genius and stupidity is genius has its limits

-Albert Einstein

Too much mail? Time to turn off paper statements

Do you have a pile of unopened "important" mail stacking up? If you receive paper statements for all of your financial accounts, the paper trail can pile up quickly. Making the switch to eStatements can help you get organized and keep your financial information safe.

Here's how it works: Each month you'll get an email stating that your eStatement is ready to view through Virtual Branch. Your eStatement includes the same information as your paper statement, and you can view past statements online or download them to your computer.



Here are five good reasons to switch to eStatements:

- 1. Check your accounts at a glance.** You can keep a closer eye on your account balances and transactions. Simply log in to Virtual Branch and view your eStatements in just a few clicks.
- 2. Reduce clutter.** With electronic storage of statements, your statement history is archived securely online. You can view your statement history online without digging through a pile of papers.
- 3. Monitor for fraudulent activity.** Check your eStatements right away instead of waiting for paper statements in the mail. With less lag time in reviewing statements, you have the luxury of monitoring your accounts and identifying fraudulent activity more quickly.
- 4. Protect your information.** When you turn off paper statements, there's no risk of your financial information getting lost or stolen through the mail.
- 5. Go green for the environment.** Choosing eStatements conserves paper, trees and the fuel that would've been used to deliver a paper statement.

Make the switch today!

ANNUAL ACCOUNT AUDIT

The Supervisory Committee of Union Building Trades FCU is conducting its bi-annual audit of the members' accounts. If you have a discrepancy in reference to the information that appears on your account, please submit your comments in writing and any supporting documentation to:

UNION BUILDING TRADES FCU
SUPERVISORY COMMITTEE
PO BOX 5084, PARSIPPANY, NJ 07054

**COMING
SOON**

UBTFCU is about to make becoming an "Official Member" even easier! Our online membership application is set to be up and running very soon. When it is ready you will be able to complete the membership sign up process for either an individual or joint account card and even upload the required identification to complete your application online. No more mailed in applications needed! This makes becoming part of our Credit Union Family even easier!! Keep an eye on www.ubtfcu.org to see it's official launch date and to always find out important UBTFCU updates, information and new products and services.



2022 UBTFCU SCHOLARSHIP

If you have a graduating high school senior in your house, there is still plenty of time to apply for our annual scholarship. 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.

Don't forget all applicants must be members of the credit union as well, so make sure you complete our membership application and the minimum \$5 deposit.

Good Luck to all who apply!