



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Monday, January 16
Martin Luther King Jr. Day
Monday, February 20
Presidents' Day

New Jersey (Main Office)

(physical address)
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(mailing address)
P.O. Box 6270, Parsippany, NJ 07054
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Office@ubtfcu.org
Office Hours
Monday-Thursday: 9:00am-5:00pm
Friday: 9:00am-4:30pm

Delaware Office

814 W. Basin Road, New Castle, DE 19720
(302) 322-5086
Fax: (302) 322-3515
Office Hours
Daily: 8:30am-4:30pm



2023 Annual College Scholarship

I think we can all agree that the last couple of years have been a complete change and challenge, especially when it came to our schools. Students and kids in all levels were some of the most greatly affected. As we welcome in another year, college campuses are remaining open and getting back to what "once was." We are thrilled to also continue to offer 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 15, 2023 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!

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Kodan's Korner

How you see your future is much more important than what has happened in the past.

~Zig Ziglar

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- Track and monitor payments for better budgeting and control

To find out more about the advantages of using a debit card, call or stop by your credit union today for more information.



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 2022 year-end statement for tax reporting purposes!

