



Trade Secrets

BUILDING OUR FUTURE TOGETHER

Holiday Closings

Tuesday, July 4
Independence Day

Monday, September 4
Labor Day

Monday, October 9
Columbus Day

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New Jersey (Main Office)

(physical address)

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(mailing address)

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Monday - Friday: 8:30am-4:15pm



We are thrilled to announce that Union Building Trades FCU is celebrating its **50th anniversary** this year! It's hard to believe that we've been serving our loyal members for half a century, and we couldn't be more grateful for your support. To commemorate this significant milestone, we have organized a Member Appreciation Day on Friday, July 21st at our Parsippany, NJ office. Among the exciting activities planned for our valued members, we will be hosting a delightful BBQ right outside our office premises from 12pm to 3pm. Expect exciting giveaways and opportunities to win fantastic prizes exclusively for our esteemed members. We want to take this opportunity to thank our employees, members, and partners who have been with us every step of the way. Our journey would not have been possible without the trust and loyalty of our members, and we are committed to continue providing you with the best products and services for many years to come. Thank you for being a part of our story and for helping us reach this incredible milestone. Our credit union staff, including our CEO, eagerly anticipate your presence on the 21st to express our gratitude.

With sincere appreciation for your support, Lori A. Cilia, COO

Celebrate

IT'S OUR 50TH ANNIVERSARY!!

LOCK IN A 6-MONTH CD AT 5.0% APY FOR A LIMITED TIME AT UNION BUILDING TRADES FCU.

We're celebrating our 50-year anniversary with a limited time 5.0% APY CD special for new and existing customers. Review the terms and contact us today.

TERMS:

- 5% APY for 6 months
- Minimum: \$5,000; Maximum: \$250,000
- Open to individuals and businesses
- Limited time offer
- New Money Only
- After maturity, CD automatically renews at current 6-month rate*
- Subject to early withdrawal fees**

Annual Percentage Yield (APY) offer valid as of 03/16/2023. Offer requires \$5,000 minimum deposit to open. May not exceed \$250,000. Offer open to individuals and businesses. Not open to public funds. Limited time offer may be withdrawn at any time without notice.

*After maturity, members will be given a 10-day grace period to make changes to the CD before it automatically renews for 6 months at our current 6-month rate.

**Early withdrawal fees will be enforced (3-mos of interest).

Kodan's Korner

"Success is not final; failure is not fatal: It is the courage to continue that counts."

-Winston S. Churchill

2023 Notice Of Annual Elections

In accordance with the Credit Union's Bylaws, the President hereby submits to the membership the following Annual Election Notice:

There are three expiring terms on the Board of Directors. The following have been nominated for the Board of Directors by the Nominating Committee:

Joseph Cladd: Incumbent Nominated by Nominating Committee – For Term Expiring 2026. 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 2026. 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.

Dean Winters: Nominated by Nominating Committee – For Term Expiring 2026. Supervisory Committee member since 2017. Dean is a retired member and Business representative of DC 711 Local Union 1331 Bridge, Tank, and Structural Steel Painters. Dean retired after 42 years of devoted service.

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 August 11, 2023. 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. The Annual Meeting will be held at the Credit Union on **Wednesday, September 20, 2023.**

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

ANNUAL MEETING 50 YEARS STRONG!!

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.

JOIN US

Date: Wednesday, September 20th at 5pm

Location: 205 Cherry Hill Road, Parsippany, NJ (main office)

Please note, our lobby will be closing at 4:30 to allow for set up, but the drive through will remain open until 5. We hope to see you there!



UNION BUILDING TRADES STUDENT LOANS

Sending your child off to college should be a happy, celebrated occasion, not a scary one. Let the credit union help with the astronomical cost of today's college tuition. Let us find the best student loan options to meet your needs.

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.

Please visit our student loan section on our website by going to partner.lendkey.com/ubtfcu/student