

Holiday Closings

Monday, May 27
Memorial Day

Wednesday, June 19
Juneteenth

Thursday, July 4
Independence Day

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Office Hours

Monday-Thurs: 9:00am-5:00pm

Friday: 9:00am-4:30pm

Delaware Office

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Fax: (302) 322-3515

Office Hours

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



Simplify Your Finances: Unsecured/Debt Consolidation Loan

As a credit union member, simplify your financial life through debt consolidation. Discover the benefits, process, and how credit unions assist in achieving financial ease. Combine multiple debts into one loan with a fixed interest rate and a single monthly payment for streamlined management.



Benefits:

1. **Financial Simplification:** Manage all debts through a single, hassle-free monthly payment.
2. **Lower Rates:** Credit unions offer competitive interest rates, potentially reducing overall repayment.
3. **Stable Payments:** Enjoy budget predictability with a consolidated loan and fixed monthly payment.
4. **Credit Improvement:** Effectively managing consolidated debts can positively impact your credit score.

Take a strategic step towards financial stability by consolidating debt through your credit union. Simplify your finances, secure lower rates, and explore personalized services to gain control of your financial future. Contact your credit union today to uncover debt consolidation options for a debt-free tomorrow.

The Importance of Keeping Your Account Information Up To Date

As we navigate through the dynamic landscape of financial services, communication remains an essential component of our commitment to serving you better. At Union Building Trades FCU ensuring that you receive timely updates, important notices, and personalized offers is of utmost importance to us.

We are reaching out to remind you of the importance of maintaining accurate contact information, particularly your mailing address. Your mailing address serves as a vital link between us, ensuring that essential documents, statements, and correspondence reach you without delay.

If you recently heard a co-worker or family member talk about something they received from us, and you didn't contact us as soon as possible to make sure we have your correct information.

NEW

THE UBTFCU MOBILE APP HAS A NEW LOOK AND FEEL!

The UBTFCU Home Banking Mobile application is easier on the eyes and more user friendly. If you have virtual branch, download our UBTFCU MOBILE app from your cell phone's app store.



Kodan's Korner

What Is Success

"To laugh often and much;
To win the respect of intelligent people and
the affection of children;
To earn the approbation of honest critics and endure
the betrayal of false friends;
To appreciate beauty;
To find the best in others;
To give of one's self;
To leave the world a bit better, whether by a healthy child,
a garden patch, or a redeemed social condition;
To have played and laughed with enthusiasm and sung with exultation;
To know even one life has breathed easier because you have lived -
This is to have succeeded."

-Ralph Waldo Emerson

2024 UBTFCU SCHOLARSHIP

If you have a graduating high school senior in your family, 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, 2024**, so call to request one, stop by our Parsippany or Delaware office to pick one up, or visit 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!

Upcoming Changes to our FEE Schedule

Notice: Effective May 1, 2024

1. Returned mail due to bad address - \$5.00
2. Statement or history printouts with VB access - \$5.00 (excluding research fee)
3. Legal Processing -Levy \$75.00

Open the Doors to Your Dreams

Unlock the equity in your home and achieve your financial goals with our credit union's home equity loan. We offer a fixed rate and a line of credit option.

Competitively Low Rates

Visit www.ubtfcu.org to apply today and see the difference it can make.

