

**Member Services**

1-800-848-2438

**Access 24 (24 Hour Phone Teller)**

1-800-741-4981

Visit our website at  
[www.ubtfcu.org](http://www.ubtfcu.org)



**Credit Union Membership**

*Discover*

the Benefits for Your Union  
and Its Members

**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](mailto: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

[www.ubtfcu.org](http://www.ubtfcu.org)



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# Great Value No Cost

Membership in Union Building Trades Federal Credit Union is a valuable benefit you can offer your members at no cost to you or them! And in fact, your union will also benefit by becoming one of your sponsors.



## Benefits for Your Union

We pride ourselves on being a “union” credit union serving our brothers and sisters. Union Building Trades FCU’s management understands the nature of the construction and building trades industry. We’re committed to helping your members through both the good times and the bad times.

41 trade unions are currently enrolled as sponsors of Union Building Trades FCU. Join them and your union will also enjoy such benefits as:

- The ability to directly debit members’ accounts for union dues.
- The ability to directly credit member accounts, providing immediate availability of vacation/personal funds.
- Direct access to senior management of the Credit Union.
- Interest-earning security accounts in lieu of bond for contractors.
- Individual credit cards for managers and agents listed separately on one statement.
- Free union business checking accounts.

## Benefits for Your Members

Union Building Trades FCU is an organization of people, for people. It exists only to serve its members, not to profit from their needs. We take pride in our quick turnaround time in the loan application process and our ability to streamline the paperwork required. We also make an extra effort to educate members, so they will know how to maintain their financial affairs responsibly.

Members of Union Building Trades FCU enjoy the following benefits:

- Access to a full range of financial products and services without the high fees. See below for a complete list.
- Convenient “24/7” account access through our shared service center network and electronic channels.
- Direct access to lending officers with decision-making authority. Our loan underwriting guidelines incorporate the unique nature of the building trade’s employment cycles.
- Excellent customer service provided one member at a time.

## Products & Services

- Share (Savings) Accounts
- Individual Retirement Accounts (IRAs)
- Money Market Accounts
- No-Fee Checking Accounts
- New & Used Vehicle Loans
- Personal Loans
- First Mortgages
- Fixed-Rate Home Equity Loans
- Variable-Rate Home Equity Lines-of-Credit
- Motorcycle and Boat Loans
- VISA® Platinum Credit Cards



- Direct Deposit
- Payroll Deduction
- Access 24 – Audio Response System
- F.O.C.U.S. – Online Banking Service
- CUBS – Credit Union Bill-Pay Service
- ATM & Debit Cards
- Notary Service
- Annual Scholarship Program
- Student VISA® Program
- Automatic Dues Payments
- Web Site: [www.ubtfcu.org](http://www.ubtfcu.org)