

First Quarter
Winter 2010

**JERSEY
TRADES**
Federal Credit Union



CREDIT UNION

Blueprint

SERVING THE BUILDING TRADES OF NEW JERSEY

In This Issue:

- Holiday Closings
- Make Your Annual Contribution Now
- Keep Your Eyes Open So You Can Unmask The Savings
- Kodan's Korner
- Enterprise Used Car Special
- 2010 Notice of Annual Elections
- 2010 Annual Scholarship
- Vacation/Personal Fund Account = Savings Account
- Fastest Way To Get Your Tax Returns = DIRECT DEPOSIT
- Be The First To Know: eMarketing
- Shared Service Centers

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 18, 2010

Presidents' Day
Monday, February 15, 2010

Good Friday
Friday, April 2, 2010
Closing at 12:30 PM

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Office Hours

Monday - Thursday
8:30 AM - 5:00 PM
Friday 8:30 AM - 4:30 PM



Equal
Opportunity
LENDER



We do business in accordance
with the Federal Fair Housing
Law and Equal Credit Opportunity Act

This credit union is a member of the NCUA and is insured by the FDIC.
NCUA
National Credit Union Administration, U.S. Department of Treasury

Make Your Annual IRA Contribution Now!

If you haven't already made a contribution to your Individual Retirement Account, now's the perfect time since the deadline for contributing to your IRA for 2009 is April 15, 2010, also the deadline for filing your taxes.

The maximum annual contribution limit for 2009 is \$5,000 for Traditional and Roth IRAs for people under the age of 50. Remember, IRAs are federally insured up to \$250,000.

Jersey Trades FCU offers Traditional and Roth IRAs as well as Coverdell Savings Accounts (education IRA).

When you withdraw money, you pay taxes with Traditional IRAs. On the other hand, with Roth IRAs, you don't pay income tax on your earnings.

Coverdell Education Savings Accounts are tax free when the money is used for specific educational expenses. Until the child turns 18 years old, up to \$2,000 per year per child can be contributed.

Stop by or call to open an IRA and/or make a contribution today!



Keep Your Eyes Open So You Can Unmask The Savings!

This winter, we will be unveiling a brand new scratch off promotion! This Mardi Gras themed scratch off will help you save money at Jersey Trades FCU.

You can save money by getting a higher certificate rate. This is great to use when opening an IRA certificate. Terms range from 6-60 months. A minimum deposit starting at \$1,000 (amount can vary) is required.

Check your mail for the fun scratch off postcard heading your way. For more details, stop by or give us a call.



Happy New Year!

The Staff and Board of Directors at Jersey Trades FCU wish you and your family a happy and prosperous New Year!

We look forward to meeting all of your financial needs in 2010 and beyond!

KODAN'S KORNER: A LESSON TO TEACH

Her name was Mrs. Thompson. As she stood in front of her 5th grade class on the very first day of school, she told the children a lie.

Like most teachers, she looked at her students and said that she loved them all the same. But that was impossible, because there in the front row, slumped in his seat, was a little boy named Teddy Stoddard.

Mrs. Thompson had watched Teddy the year before and noticed that he didn't play well with the other children, that his clothes were messy and that he constantly needed a bath. And Teddy could be unpleasant. It got to the point where Mrs. Thompson would actually take delight in marking his papers with a broad red pen, making bold X's and then putting a big "F" at the top of his papers.

At the school where Mrs. Thompson taught, she was required to review each child's past records and she put Teddy's off until last. However, when she reviewed his file, she was in for a surprise.

Teddy's first grade teacher wrote, "Teddy is a bright child with a ready laugh. He does his work neatly and has good manners...he is a joy to be around."

His second grade teacher wrote, "Teddy is an excellent student, well liked by his classmates, but he is troubled because his mother has a terminal illness and life at home must be a struggle."

His third grade teacher wrote, "His mother's death has been hard on him. He tries to do his best, but his father doesn't show much interest and his home life will soon affect him if some steps aren't taken."

Teddy's fourth grade teacher wrote, "Teddy is withdrawn and doesn't show much interest in school. He doesn't have many friends and he sometimes sleeps in class."

By now, Mrs. Thompson realized the problem and she was ashamed of herself. She felt even worse when her students brought her Christmas presents, wrapped in beautiful ribbons and bright paper, except for Teddy's. His present was clumsily wrapped in the heavy, brown paper that he got from a grocery bag.

Mrs. Thompson took pains to open it in the middle of the other presents. Some of the children started to laugh when she found a rhinestone bracelet with some of the stones missing, and a bottle that was one quarter full of perfume.

But she stifled the children's laughter when she exclaimed how pretty the bracelet was, putting it on, and dabbing some of the perfume on her wrist.

Teddy Stoddard stayed after school that day just long enough to say, "Mrs. Thompson, today you smelled just like my Mom used to." After the children left she cried for at least an hour. On that very day, she quit teaching reading, and writing, and arithmetic. Instead, she began to teach children.



Mrs. Thompson paid particular attention to Teddy. As she worked with him, his mind seemed to come alive. The more she encouraged him, the faster he responded.

By the end of the year, Teddy had become one of the smartest children in the class and, despite her lie that she would love all the children the same, Teddy became one of her "teacher's pets."

A year later, she found a note under her door, from Teddy, telling her that she was still the best teacher he ever had in his whole life.

Six years went by before she got another note from Teddy. He then wrote that he had finished high school, third in his class, and she was still the best teacher he ever had in his whole life.

Four years after that, she got another letter, saying that while things had been tough at times, he'd stayed in school, had stuck with it, and would soon graduate from college with the highest of honors. He assured

Mrs. Thompson that she was still the best and favorite teacher he ever had in his whole life.

Then four more years passed and yet another letter came. This time he explained that after he got his bachelor's degree, he decided to go a little further. The letter explained that she was still the best and favorite teacher he ever had. But now his name was a little longer — the letter was signed, Theodore F. Stoddard, MD.

The story doesn't end there. You see, there was yet another letter that spring. Teddy said he'd met this girl and was going to be married. He explained that his father had died a couple of years ago and he was wondering if Mrs. Thompson might agree to sit in the place at the wedding that was usually reserved for the mother of the groom. Of course, Mrs. Thompson did.

And guess what? She wore that bracelet, the one with several rhinestones missing. And she made sure she was wearing the perfume that Teddy remembered his mother wearing on their last Christmas together. They hugged each other, and Dr. Stoddard whispered in Mrs. Thompson's ear, "Thank you Mrs. Thompson for believing in me. Thank you so much for making me feel important and showing me that I could make a difference."

Mrs. Thompson, with tears in her eyes, whispered back. She said, "Teddy, you have it all wrong. You were the one who taught me that I could make a difference. I didn't really know how to teach until I met you."

Please remember that wherever you go, and whatever you do, you will have the opportunity to touch and/or change a person's outlook.

— Bob Kodan

By: Author Unknown, Source Unknown

Year End
CLEARANCE
Used Auto Sales Event



Get 1.00% Off The Current Rate!

Plus, Receive A 32" LCD HDTV!

And we'll give you Blue Book® Trade-In Value on your vehicle PLUS \$1000!

Upon used vehicle purchase from Enterprise Car Sales.

December 26, 2009 - January 31, 2010

Visit your participating
Enterprise Car Sales locations:

Clifton.....1316 Main Ave.....973 772-0150
Iselin.....449 State Hwy. 27.....732 404-1223
Lakewood.....1141 Rte. 88.....732 888-1796
Wayne.....1546 Rte. 23 North.....973 688-9565



1.00% Annual Percentage Rate (APR) on current rate. Current rate will vary based on credit worthiness and terms. Offer valid only on Enterprise Car Sales vehicles purchased from 12/26/09 - 1/31/10. NEW! For an approximate retail value of \$200. Offer will be issued 30 business days after vehicle purchase. Offer void where 1 Day Repurchase Agreement is activated. Offer valid 12/26/09 - 1/31/10. Offer not redeemable for cash. Cannot be combined with any other offers. Not valid on previous purchases. *Trade-In value obtained from © 2009 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In value is based on accurate condition, mileage and mileage of vehicle. Accuracy regarding the condition of the vehicle is an important aspect of determining its Blue Book Trade-In value. If a Blue Book Trade-In value is not available for your vehicle, Enterprise will provide a fair and competitive value for your vehicle. Additional trade-in value of \$1000 is not available on vehicles without a Blue Book Trade-In value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible for any amount where pay-off exceeds Enterprise offer. Customer must provide required proof of membership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 12/26/09 - 1/31/10. The Clifton, Iselin, and Lakewood locations are owned by Enterprise Bank & Co. All other locations are the property of their respective owners. © 2009 Enterprise Bank & Co. 04/2009 04/2009 04/2009

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2010 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:

Harry Baram: Incumbent Nominated by Nominating Committee – For Term Expiring in 2013. Director since 1984. Harry is a retired member of IBEW Local 102. Harry also retired as CEO of Jersey Trades Federal Credit Union in 2006 after 22 years of faithful service. Harry's continued knowledge and insight is a tremendous asset to the credit union.

Bradly Ferguson: Incumbent Nominated by Nominating Committee – For Term Expiring in 2013. Director since 1992. Brad is a member of Plumber's Local # 24 in Lodi. Brad's long tenure and devoted commitment to the credit union benefits all of 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 February 26, 2010. 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.

Wayne Heimrich
Secretary
Board of Directors
Jersey Trades Federal Credit Union



2010 Annual 4 Year College Scholarship

Happy New Year! Now that we have rung in 2010, it is time for the Jersey Trades Annual 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 calling for a scholarship application, make sure you request a membership application as well. One lucky member will receive \$4,000.00 over the course of four years. Applicants will be judged based on their scholastic performance, recommendations, skills, interests,, and extracurricular activities.

Completed applications must be received by March 29, 2010, so call to request one today, or stop by our Parsippany office to pick one up. Good Luck to all who apply!

Vacation/Personal Fund Account = Savings Account

Quite often when members call us, we hear the same question over and over. They want to know if they can put their vacation or personal fund deposits into a savings account, BUT that is exactly where they go.

All accounts that are opened through your vacation/personal fund benefits are opened as savings accounts and earn interest once the balance reaches \$100.00.

It is also important to know that once you're a member, you are always a member, so if you ever decide to change jobs or retire, you can continue to reap the many benefits we offer. Just make sure that we have a current membership application on file for you, so you can always remain part of our credit union family.



GET THE LATEST CREDIT UNION INFORMATION ONLINE At www.jerseytradesfcu.org.

Shared Service Center Branches

Jersey Trades FCU provides our members with numerous Shared Service Center locations in New Jersey and throughout the nation. You can make deposits and withdrawals at any of these locations. Best of all, it's free! Here is a list of the Shared Service Center locations in New Jersey:

AFFINITY FCU

73 Mountain View Blvd. Bldg. 200
Basking Ridge, NJ 07920
1520 Route 206
Bedminster, NJ 07921
1342 Centennial Ave
Piscataway, NJ 08854
235 Ridgedale Ave.
Cedar Knolls, NJ 07927
315 US Highway 206, Suite 501
Hillsborough, NJ 08844
1860 Route 35 South
Middletown, NJ 07748
1098 Route 202 Mt. Kemble Ave.
Morristown, NJ 07960
598 Central Ave.
New Providence, NJ 07974

UNITED TELETECH FCU

2201 Highway 1 South Ste. 119B
Shops of Commerce Plaza
North Brunswick, NJ 08902
205 Hance Ave.
Tinton Falls, NJ 07724
2111 Route 35 North
Holmdel, NJ 07733
3636 Highway 33
Neptune NJ 07753

QUORUM FCU

100 Campus Dr., Suite 112
Florham Park, NJ 07932

ATLANTIC FCU

37 Market Street
Kenilworth, NJ 07033

PARAGON FCU

5 Central Ave.
West Orange, NJ 07052
120 Van Nostrand Ave.
Englewood Cliffs, NJ 07632
350 Ramapo Valley Rd.
Cooper Tree Shopping Plz.
Oakland, NJ 07436
4800 Broadway
Union City, NJ 07087
100 Paragon Drive
Montvale, NJ 07645
1 Lethbridge Plaza
Mahwah, NJ 07430
569 Broadway
Westwood, NJ 07675

NOVARTIS FCU

124 S. Ridgedale Ave.
East Hanover, NJ 07936

ESSEX COUNTY TEACHERS FCU

125 Franklin St.
Bloomfield, NJ 07003

GARDEN STATE FCU

144 Route 38
Moorestown, NJ 08057

CUMCO FCU

28-A Cornwell Dr.
Bridgeton, NJ 08302

CREDIT UNION OF NEW JERSEY

1301 Parkway Ave.
Ewing, NJ 08628
4364-F Route 130 N
Willingboro, NJ 08046

FIRST JERSEY CU

245 Diamond Bridge Ave.
Hawthorne, NJ 07506
1 Corporate Drive
Wayne, NJ 07470

NORTH JERSEY FCU

711 Union Blvd.
Totowa, NJ 07512
39 Broadway
Newark, NJ 07104
30 Bergen Street
1102 Administration Complex
Newark, NJ 07107
126 Market Street
Paterson, NJ 07505

BRIDGETON ONIZED FCU

2550 South Main Rd.
Vineland, NJ

JERSEY SHORE FCU

1434 New Road
Northfield, NJ
3317 Route 9 South
Rio Grande, NJ

GREATER ALLIANCE FCU

359 Main Street
Hackensack, NJ 07601

HAMILTON HORIZONS FCU

3535 Quakerbridge Rd.
Hamilton, NJ 08619

SEAPORT FCU

1180 McLester St., Unit 1
Elizabeth, NJ 07201

CAMCO COMMUNITY FCU

203 E. Browning Rd.
Bellmawr, NJ 08031

LIBERTY SAVINGS FCU

666 Newark Ave.
Jersey City, NJ 07306
1590 Kennedy Blvd.
Jersey City, NJ

PRINCETON FCU

104 Carnegie Center, Suite 103
Princeton, NJ 08540

For more information, call 1-800-848-2438
or go to www.jerseytradesfcu.org and
click on "Shared Service Centers."

Fastest Way To Get Your Tax Returns = DIRECT DEPOSIT



The New Year is always the time when income taxes are on your mind. Give yourself one less worry, have your refund check direct deposited into your Jersey Trades FCU savings or checking account. This service is easy, safe, quick, and convenient.

All you have to do is provide your account number and our routing and transit number (221277816) on your tax return and select either your savings or checking account. Bear in mind, if your tax return is a joint return, your refund must be deposited into a joint account. Please don't hesitate to contact us with any questions.

Be The First To Know! Sign Up For eMarketing

Send us your email address, and be the first to know about:

- Important Jersey Trades information
- Special Offers and Promotions
- Valuable information of Product and Services

Just fill out the form below and return it to us at your earliest convenience.

eMarketing Sign Up Form

Please print

First Name: _____

Last Name: _____

Email Address: _____

To use a Shared Service Center branch, all you need to bring is your account number and a valid ID to any of the participating locations!