



SERVING THE BUILDING TRADES OF NEW JERSEY

## In This Issue:

- Fire Your Bank?
- Welcome Local 89
- 2012 Notice Of Annual Elections
- Kodan's Korner
- Bulletin Board
- And More

## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 16, 2012

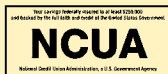
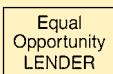
**Presidents' Day**  
Monday, February 20, 2012

***Jersey Trades FCU takes pride and honor in serving you and your family while providing security for your future.***

205 Cherry Hill Road  
Parsippany, NJ 07054  
(973) 263-0001  
1-800-848-2438  
Fax (973) 263-5559  
[www.jerseytradesfcu.org](http://www.jerseytradesfcu.org)

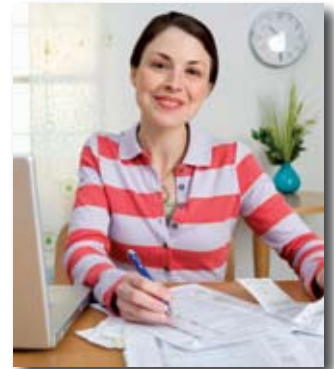
### Office Hours

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



## DIRECT DEPOSIT = Fast Convenient Access To Your MONEY

Many people are accustomed to having their paycheck direct deposited right into their accounts, but it is also a great option when doing your income taxes this year as well. Most taxpayers start to get all their financial items in order in January and February. Make sure you include your Jersey Trades account information when you are filing your taxes. All you have to do is provide your account number and our routing and transit number (221277816) on your tax return and select either savings or checking. It is fast, easy, safe, and convenient. Please understand that if your tax return is a joint return, your refund must be deposited into a joint account.



For those of you receiving monthly US government payments (social security, supplemental security income, veterans, railroad retirement, and US government benefit recipients), this is also an ideal solution for you. As of March 1, 2011 any new recipients of Social Security and other government benefits were required to receive their payments electronically and as of March 1, 2013 everyone is required to do so. Benefits will have to be deposited directly into an account at a financial institution or into the Direct Express debit card from the Treasury. The debit card can be used at ATMs. One free cash withdrawal per pay period is allowed. Additional ATM uses are \$.90 cents each.

But remember, all direct deposits at Jersey Trades FCU are always free. So if you have an account already, just give them our routing and transit number and your account number and your benefits can go directly into your account here.

## 2012 Annual 4-Year College Scholarship

Once the ball has dropped and we welcome another year, here at Jersey Trades FCU, we know it is time for 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 \$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 (all paperwork including transcripts and recommendations) must be received by April 2, 2012. Call to request one, stop by our Parsippany office to pick one up, or log onto our website at [www.jerseytradesfcu.org](http://www.jerseytradesfcu.org) or [www.jtfcu.net](http://www.jtfcu.net) to download it today.

***Good Luck to all who apply!***

## Break out the cigars... there is a NEW ADDITION to our "FAMILY!!"

We are pleased to announce that another trade union has joined Jersey Trades Federal Credit Union; we welcome **Local 89, International Association of Heat and Frost Insulators and Asbestos Workers**. We look forward to providing their members with outstanding member service, and to becoming their preferred financial institution. Helping people satisfy their individual financial needs is something we are committed to. We are Union Members serving Union Members! Here's to many years of continued service and success together.

## Is It Time To FIRE YOUR BANK? Hire JERSEY TRADES FCU!

Recently banks have been making changes to increase their profits, which directly affect all of their customers. Many of these "tactics" have been reported in the news such as:

- Adding minimum account balance fees
- Lowering credit lines for credit cards; canceling credit cards
- Increasing checking account fees
- Backing off lending
- Adding fees for debit card use
- Plus much, much more

Our primary interest is our members, and what is BEST for them. We HAVE NOT added or changed any of these things. Today most financial advisors are recommending if you have a personal financial need to satisfy that need using a credit union. Their reason: Credit unions offer lower loan rates and higher yields for savings and do not hide or overcharge fees. It was reported that CUNA (Credit Union National Association) estimates that in the year ending March 2011, credit union members saved \$6.78 billion (that is Billion with a B) in interest and fees compared to bank customers.

So the answer is obvious...tell your bank, "You're FIRED!" and hire us before it costs you any more money.

## 2012 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:

**Chris Longo:** Incumbent Nominated by Nominating Committee – For Term Expiring in 2015. Director since 2004. Chris has been the President of the Board since 2006. He is a member of Pipefitters Local #9 in Englishtown, and also serves on their executive board as well.

**Bob Laufenberg:** Incumbent Nominated by Nominating Committee – For Term Expiring in 2015. Director since 2006. Bob is a member of Carpenters Local #620 and currently works out of the Northeast Regional Council of Carpenters Funds Office.

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 27, 2012. 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



**New Year  
CELEBRATION**  
Used Auto Sales Event

**Get 2.00% off the current rate!**

And, we'll give you Blue Book<sup>®</sup> Trade-In Value on your vehicle **PLUS \$500!**

Upon used vehicle purchase from Enterprise Car Sales.

**January 2 – 31, 2012**

Call 1-800-848-2438 option #2 to get pre-approved by Jersey Trades FCU today!



**car sales**  
Haggle-free buying. Worry-free ownership.

**Visit us at Enterprise Car Sales:**

Clifton	1316 Main Ave.	973 772-0150
Iselin	449 State Hwy. 27	732 404-1223
Wayne	1546 Rte. 23 North	973 686-9565

\*Annual Percentage Rate: 2% Discount on Rates for GM, Ford or Chrysler Vehicles only, a 1% rate discount on all other vehicle purchases. 2.00% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified Jersey Trades Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased from 1/2/12 - 1/31/12. <sup>†</sup>Trade-In values obtained from © 2011 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising 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 customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light-duty trucks, with a Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including Alaska, California, Louisiana, Oregon, South Carolina, Texas, Virginia and Wisconsin. Offer valid from 1/2/12 - 1/31/12.

The "1" sign, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2012 Enterprise Car Sales. C2012E H4421211 104

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**GET YOUR FINANCES OFF ON THE RIGHT TRACK IN 2012!**

# KODAN'S KORNER:

## What He Valued Most

It had been some time since Jack had seen the old man. College, girls, career, and life itself got in the way. In fact, Jack moved clear across the country in pursuit of his dreams. There, in the rush of his busy life, Jack had little time to think about the past and often no time to spend with his wife and son. He was working on his future, and nothing could stop him.

Over the phone, his mother told him, "Mr. Belser died last night. The funeral is Wednesday." Memories flashed through his mind like an old newsreel as he sat quietly remembering his childhood days.

"Jack, did you hear me?"

"Oh, sorry, Mom. Yes, I heard you. It's been so long since I thought of him. I'm sorry, but I honestly thought he died years ago," Jack said.

"Well, he didn't forget you. Every time I saw him he'd ask how you were doing. He'd reminisce about the many days you spent over 'his side of the fence' as he put it," Mom told him.

"I loved that old house he lived in," Jack said.

"You know, Jack, after your father died, Mr. Belser stepped in to make sure you had a man's influence in your life," she said.

"He's the one who taught me carpentry," he said. "I wouldn't be in this business if it weren't for him. He spent a lot of time teaching me things he thought were important...Mom, I'll be there for the funeral," Jack said.

As busy as he was, he kept his word. Jack caught the next flight to his hometown. Mr. Belser's funeral was small and uneventful. He had no children of his own, and most of his relatives had passed away.

The night before he had to return home, Jack and his Mom stopped by to see the old house next door one more time.

Standing in the doorway, Jack paused for a moment. It was like crossing over into another dimension, a leap through space and time. The house was exactly as he remembered. Every step held memories. Every picture, every piece of furniture...Jack stopped suddenly.

"What's wrong, Jack?" his Mom asked.

"The box is gone," he said.

"What box?" Mom asked.

"There was a small gold box that he kept locked on top of his desk. I must have asked him a thousand times what was inside. All he'd ever tell me was 'the thing I value most,'" Jack said.

It was gone. Everything about the house was exactly how Jack remembered it, except for the box. He figured someone from the Belser family had taken it.

"Now I'll never know what was so valuable to him," Jack said. "I better get some sleep. I have an early flight home, Mom."

It had been about two weeks since Mr. Belser died. Returning home from work one day Jack discovered a note in his mailbox. "Signature required on a package. No one at home. Please stop by the main post office within the next three days," the note read.

Early the next day Jack retrieved the package. The small box was old and looked like it had been mailed a hundred years ago. The handwriting was difficult to read, but the return address caught his attention.

"Mr. Harold Belser" it read.

Jack took the box out to his car and ripped open the package. There inside was the gold box and an envelope. Jack's hands shook as he read the note inside.

"Upon my death, please forward this box and its contents to Jack Bennett. It's the thing I valued most in my life." A small key was taped to the letter. His heart racing, as tears filling his eyes, Jack carefully unlocked the box. There inside he found a beautiful gold pocket watch. Running his fingers slowly over the finely etched casing, he unlatched the cover.

Inside he found these words engraved: "Jack, Thanks for your time! Harold Belser."

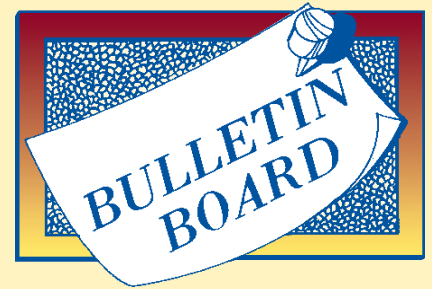
"The thing he valued most...was...my time."

Jack held the watch for a few minutes, then called his office and cleared his appointments for the next two days. "Why?" Janet, his assistant asked.

"I need some time to spend with my son," he said.

"Oh, by the way, Janet...thanks for your time!"

— Bob Kodan



## Holiday Loan Reminder

There is still time to take advantage of our Holiday Loan. Even if the holidays are over, you can use it just for some extra cash, or to help pay some of your credit cards down. Borrow up to \$2,000.00 for up to one year starting as low as 7.95% APR\*. The offer ends January 31, 2012.

\*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice

## Fast Cash Option Debit Card Tip

When using our debit card at an ATM machine to withdraw cash please know that if you only have a savings account, you cannot use the Fast Cash option. When choosing that option the system is automatically attempting to withdraw the money from a checking account, and if your money is in your savings, you will be denied. Make sure when using an ATM machine to withdraw from your savings. You simply choose, withdrawal, primary savings, and the dollar amount you are looking for.



## Call Us With Your Updated Contact Information

Please contact the credit union with your current address, name, phone numbers, etc. to ensure that you receive important information about your account. Thank you for your cooperation.



**REFER A MEMBER TODAY!**

# 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

\*(Kiosk)  
2201 Highway 1 South Ste. 119B  
Shops of Commerce Plaza  
North Brunswick, NJ 08902  
205 Hance Ave.  
Tinton Falls, NJ 07724  
3636 Highway 33  
Neptune NJ 07753  
Kiosk

## QUORUM FCU

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

## ATLANTIC FCU

37 Market Street  
Kenilworth, NJ 07033

## PARAGON FCU

120 Van Nostrand Ave.  
Englewood Cliffs, NJ 07632  
350 Ramapo Valley Rd.  
Cooper Tree Shopping Plz.  
Oakland, NJ 07436  
100 Paragon Drive  
Montvale, NJ 07645  
1 Lethbridge Plaza  
Mahwah, NJ 07430  
569 Broadway  
Westwood, NJ 07675  
5 Washington Ave.  
Dumont, NJ 07628

## 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

## BAY ATLANTIC FCU

600 N. 2<sup>nd</sup> St.  
Millville, NJ 08332

## MEMBERS 1st Of NJ FCU

28-A Cornwell Dr.  
Bridgeton, NJ 08302  
9 N. Main Street  
Woodstown, NJ 08098

## 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  
40 W. Century Rd.  
Paramus, NJ 07652

## 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  
108 48th Street  
Union City, NJ 07087

## PRINCETON FCU

104 Carnegie Center, Suite 103  
Princeton, NJ 08540

## XCEL FCU

30 Path Plaza  
Jersey City, NJ 07306  
3680 Kennedy Blvd.  
Jersey City, NJ 07307

## New Wire Transfer/ Western Union Policies

*In a continued effort to keep all of our members up to date on our current policies, we wanted to remind everyone of our new wire policies which took effect on May 20, 2011:*



### WIRES:

- We will no longer accept 3rd party wires at all over the phone. 3rd party wires are wires out of an account going to another institution in someone else's name (i.e., Dave Smith wiring to John Doe). If the member comes to the Parsippany office in person and we can physically see them and check their original ID, we will do a 3rd party wire, but that is the ONLY way. No faxes or emails accepted.
- Wire requests taken over the phone will now have a \$5,000.00 maximum (and only going from the same name to the same name).
- We will now be performing a 2nd verification on ALL outgoing wires. This means we will no longer guarantee the money to reach the other institution within a few hours. Wires may now take up to 24 hours, and if the 2nd verification cannot be completed, the wire will not be done at all. It is the initiating member's responsibility to verify with us or the receiving institution that the wire was approved and sent (after 24 hours).
- As an alternative to a wire, we now have overnight service through the United States Post Office. At the same cost of a wire, \$20.00, you can have your check sent overnight to the home address on file. (Checks will only be made payable to the member's name and sent to the address on file ONLY!)

### Effective January 1, 2012:

Our NEW wire IN instructions are as follows:

- Jersey Trades Federal Credit Union, ABA: 221277816, For Final Credit To: Member Name (John Doe), Member Account Number (2XXXXXX).
- We can NO LONGER process International Wires.
- We can NO LONGER process Western Union Transfers.

Please log onto [www.westernunion.com](http://www.westernunion.com) or call 1-800-CALL-CASH to process your Western Union transfer needs right from the comfort of your home or office. They offer several enhanced options to receive funds in minutes, delivered to your home address or picked up at a local location. You can pick and choose the options that work best for you.

***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!***