

Second Quarter
Spring 2010

**JERSEY
TRADES**
Federal Credit Union



CREDIT UNION

Blue print

SERVING THE BUILDING TRADES OF NEW JERSEY

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Holiday Closings

Good Friday

Friday, April 2, 2010
Closing 12:30 PM

Memorial Day

Monday, May 31, 2010

Independence Day

Monday, July 5, 2010

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

Office Hours

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



Invest in
America

**Spring
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Get Rates
As Low As

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And, we'll give you Blue Book Trade-In
Value on your vehicle PLUS \$500!²
Upon used vehicle purchase from Enterprise Car Sales.

March 1 - April 30, 2010

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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	732 886-1796
Wayne	1546 Rte. 23 North	973 686-9565



¹APR-Annual Percentage Rate. Rates as low as 4.99% APR for up to 60 months. 100% financing available including Tax, Title and License. Financing for qualified Jersey Trades Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on creditworthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 3/1/10 - 4/30/10. ²Trade-in value obtained from © 2010 Kelley Blue Book Co.'s website kbb.com. Blue Book Trade-in value is based on accurate condition rating, vehicle options, age, and mileage of vehicle. Accuracy of 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 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 vehicle pay-off amount. Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer valid 3/1/10 - 4/30/10. The "K" logo, Enterprise, and "Happier the buying. Worrier the owner!" are trademarks of Enterprise Rent-A-Car. All other trademarks are the property of their respective owners. © 2010 Enterprise Rent-A-Car. 04002 1140 February 16, 2010 11:04 AM A3

Preview the great selection of late-model used vehicles at cuauto deals.com.

Earth Day Celebrates Its 40th Anniversary! April 22, 2010

In honor of the 40th Anniversary of Earth Day, Jersey Trades FCU is offering a special gift card drawing for anyone who signs up to receive e-statements from April 1, 2010 until May 31, 2010. One lucky winner will receive a \$200.00 Visa gift card as a "thank you" for signing up for e-statements and helping the environment by saving paper and saving trees. The lucky winner will be drawn on June 1, 2010 during business hours and will be notified by mail. Good Luck to all who sign up, and we appreciate your being conscious of the environment.



★★★★★ Annual Meeting ★★★★★ 37 Years And Counting!

This year we have decided to do things a little differently. Please join us on Wednesday, May 12, 2010 right here at our office at 205 Cherry Hill Road in Parsippany at 7:00 pm. The meeting will begin promptly at 7:00 pm followed by refreshments and an opportunity to meet our office staff and board of directors.

We look forward to meeting our amazing members that keep our credit union going strong.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Jersey Trades Federal Credit Union. This is our privacy notice for our members. When we use the words “you” and “your” we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Deposit account
 - Loan account
 - Credit card account
 - Automobile lease we service
 - Self-directed Individual Retirement Account

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you.

Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “*information*” to mean nonpublic personal information as defined in this section.

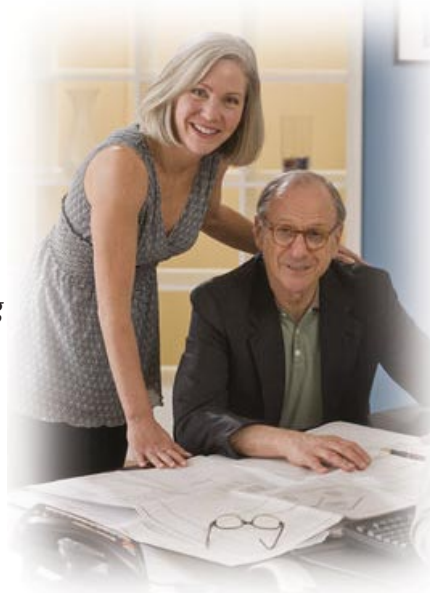
An *affiliate* is a company we own or control.

A *nonaffiliated third party* is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “*other party*.”

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive as a result of verifying member information



THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect this information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as:
 - Name
 - Address

Federal law allows us to disclose the information listed about you with our affiliates. You do not have a right to opt out of the disclosure of this information.

Type of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
 - CUSO

Reasons for Disclosure

We may disclose information about you to our affiliates to provide you with information about additional products and services.

Limitations on Disclosure

Here are the limits we impose on the use of information disclosed to affiliates:

- We do not allow telephone solicitations.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER MEMBERS

We do not disclose information about former members, except as permitted by law.

REFER A MEMBER TODAY!

KODAN'S KORNER:

The Hospital Window

An inspirational story of hope, friendship, and imagination.

Two men, both seriously ill, occupied the same hospital room. One man was allowed to sit up in his bed for an hour each afternoon to help drain the fluid from his lungs. His bed was next to the room's only window. The other man had to spend all his time flat on his back. The men talked for hours on end. They spoke of their wives and families, their homes, their jobs, their involvement in the military service, where they had been on vacation.

And every afternoon when the man in the bed by the window could sit up, he would pass the time by describing to his roommate all the things he could see outside the window. The man in the other bed began to live for those one-hour periods where his world would be broadened and enlivened by all the activity and color of the world outside.

The window overlooked a park with a lovely lake. Ducks and swans played on the water while children sailed their model boats. Young lovers walked arm in arm amidst flowers of every color of the rainbow. Grand old trees graced the landscape, and a fine view of the city skyline could be seen in the distance.

As the man by the window described all this in exquisite detail, the man on the other side of the room would close his eyes and imagine the picturesque scene.

One warm afternoon the man by the window described a parade passing by. Although the other man couldn't hear the band – he could see it in his mind's eye as the gentleman by the window portrayed it with descriptive words. Days and weeks passed.

One morning, the day nurse arrived to bring water for their baths only to find the lifeless body of the man by the window, who had died peacefully in his sleep. She was saddened and called the hospital attendants to take the body away. As soon as it seemed appropriate, the other man asked if he could be moved next to the window. The nurse was happy to make the switch, and after making sure he was comfortable, she left him alone.

Slowly, painfully, he propped himself up on one elbow to take his first look at the world outside. Finally, he would have the joy of seeing it for himself.

He strained to slowly turn to look out the window beside the bed. It faced a blank wall. The man asked the nurse what could have compelled his deceased roommate who had described such wonderful things outside this window. The nurse responded that the man was blind and could not even see the wall.

She said, "Perhaps he just wanted to encourage you."

–Unknown

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



Availability Of Funds And Collection Of Checks Changes

As of February 27, 2010, The Federal Reserve Board has approved amendments to Appendix A of Regulation CC that reflect the restructuring of the Federal Reserve Banks' check-



processing operations. Subsequently, there will only be a single check-processing region for purposes of Regulation CC. All checks will be considered local checks when calculating check availability and there will no longer be any checks that would be considered non-local.

Once A Member Always A Member



Please note, that if for any reason, you are no longer with the union, whether it be through retirement, disability, or you have just chosen a new line of work, once you have become a member of Jersey Trades, you are always a member of Jersey Trades. The important thing is to make sure you have "officially" joined. That means we must have a membership application on file for you. Just because your money gets deposited here, it doesn't mean you are an "official" member. Next time you call in, just confirm with our member service rep that we have all the official documentation needed for your account.

BE SURE TO ATTEND THE ANNUAL MEETING!

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

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

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

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

PRINCETON FCU

104 Carnegie Center, Suite 103

Princeton, NJ 08540

USALLIANCE FCU

25A Vreeland Rd., Suite 106

Florham Park, NJ 07932

XCEL FCU

30 Path Plaza

Jersey City, NJ 07306

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.

Since there are a sufficient number of nominees to fill the available board positions, and no nominations by petition were received by the deadline of February 26, 2010, there will be no nominations from the floor pursuant to Article V of the bylaws. Since the number of nominees equals the number of positions filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the annual meeting, pursuant to Article V of the bylaws.

Wayne Heimrich
Secretary

Board of Directors
Jersey Trades Federal Credit Union

Visit us online at
www.jerseytradesfcu.org,
where we're open 24/7!

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!