



July 2019

Investing in People Since 1940



“A penny saved is a penny earned.” At UDBell we agree with Ben Franklin that saving money is key in declaring your financial independence and we have the tools to help you make it happen. Just check the great rates on our Certificates of Deposit, which beat many of the national banks longer term CDs. Make more interest simply by opening a Savers Plus account. We also have loans to help our members reduce debt faster and offer low monthly payments to help you succeed. So let's get together and work on your personal **Declaration of Financial Independence** today.

Need Credit? Ask us. It's in our name and it is what we do.



Twenty Five \$100s will earn interest in just one year. Read all about it!

Did you know...that in 2019 we are paying a rate of 2.019% on the first \$2,500 on deposit in our **Savers Plus Account**? You can fund it all at once or make regular transfers to the account to build it up. Maximize the earnings on your savings with UDBell by opening your Savers Plus today.

The Founding Fathers enjoyed the wit and wisdom of Ben Franklin to help reach their goal. Today our members have their own financial sage in Bob Protesto. Bob has helped a number of our members with retirement, investment, and wealth management and is here to help you, too. Contact Bob today to set up an appointment to discuss your goals and objectives.

Bob Protesto, CFP®, CRPC®
Financial Advisor

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Home Equity Loan Rates		
TERM and RATE	Monthly Payment*	
Up to 5 years as low as 3.99%	\$18.52	
6-10years. as low as 4.49%	\$10.38	
11-15years as low as 4.99%	\$7.92	
* Approximate monthly payments for each \$1,000 at lowest rate and maximum term.		
Home Equity Line of Credit as low as 5.25%		



UDBell continues to offer some of the best rates available on first mortgages and 30 year refinancing? Call 1-800-426-7140 and select option 1 to speak with Michelle, Ben, or Mary to find out more. You may also visit our website: www.udbell.org and click on the **Home Loan Center** link on our home page.

IMPORTANT NOTICE: This month our accountants will be conducting the annual credit union audit. You may receive a confirmation letter concerning your month end balances on shares and/or loans on your June 30, 2019 statement.

The letter will be from **Reinsel Kuntz Leshner LLP**, 1330 Broadcasting Road, P.O. Box 7008, Wyomissing, PA. 19610. If you receive a letter from Reinsel, we ask that you complete and return it as soon as possible. Thank you in advance for your assistance with our audit.



Take a look at these great CD Rates!

Certificates of Deposit		
<i>Effective July 1, 2019</i>		
TERM	RATE	APY
5 Months	0.60%	0.60%
6 & 9 Months	1.60%	1.61%
12 & 15 Months	2.50%	2.52%
24 Months	2.55%	2.57%
30 Months	2.60%	2.62%
IRA	2.50%	2.52%

Invest in our twelve month Certificate of Deposit and get the above market rate of 2.52% APY. When you compare this rate to the share account rate, it's the equivalent of earning interest at a rate of *ten times faster!* By investing just \$500 per month you can create a constantly rolling maturity schedule. Let us help you with your savings plan.

Did you see the Home Equity Rates on page one? This is an opportunity to lock into a low fixed rate loan to take care of home improvements, tuition, tax payments, vacation, consolidating high interest rate loans, vacation home, and many more ways to leverage the equity in your home. Chris will work with you to determine the best rate and term for your financing needs. Call Chris today to start your application.

Do you need money for a new (or pre-owned) car? Let's get together!



Now is a great time to look for a new set of wheels, especially as the car dealers begin their summer clearance sales. Get pre-approved for your new or pre-owned car loan and deal with confidence that you already have the funds for your purchase. We'll help you with the best rates and terms for your vehicle. Call Chris today to get your application rolling towards the finish line!

Vacation time is here and you may be travelling. The credit union may have a shared branching office near your vacation retreat. You may find a location near you by searching <http://www.sharedbranching.org/> ; text your vacation zip code to **91989**; or call **888-837-6500**.

If you are planning a trip outside of the USA, please call us before your trip so that we may update your debit and/ or credit card.



Now is the time to request a UDBell Visa credit card to start expanding your credit report. You may qualify for a card with one of the lowest interest rates in the nation, no annual fee, no international fees, and no cash advance fees.

My friends just invited me to the shore, but I'm low on cash. Can these taxes really be due already? How do I afford a new air conditioner or another insurance payment? How can I pay for _____? Do any of these sound familiar? Relax and let the credit union help. Our smorgasbord of loan options will help you out and on your way. We offer \$1,000 six month short term loans up to \$400,000 home equity loans and everything in between. Our mission is help our members succeed and we will be there for you. Call us the next time you need funds and we will work together for the right solution.

PATIENCE: The gift you get when there are too many witnesses.