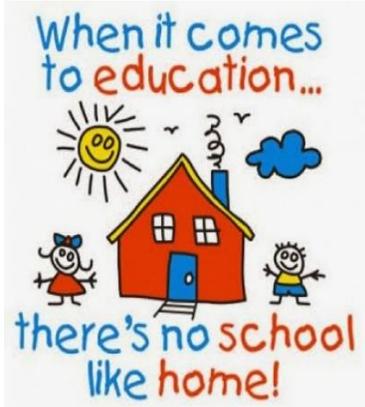




August 2020

Where people are more important than money.



As we write this article the heat and humidity continue to oppress; the baseball season just started (and may be over by the time you read this); Vacation is now Staycation, and Back to School has a new definition every day. Is it time to convert the family room to a classroom? Replace the large screen TV with smaller work stations for the children? If you are making plans for renovating a room to meet the challenges of today, be sure to talk with Chris and get the right loan at the best rate possible. Your credit union offers multiple types of loans that can meet your needs.

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

Looking to make a big purchase using your debit card? Buying items from a company outside of the USA? Be sure to call the credit union to have your limit reviewed and increased for your purchase to go through.

It's hazy, hot and humid, yet some of our staff are watching the Hallmark Channel and celebrating Christmas in July. What does this have to do with the credit union? Just a reminder that we can help you with the air conditioner or heater tune up with a personal loan to make sure it is providing the home comfort you need while staying inside, regardless of what season it is.

Did you know... that each member in good standing is eligible for an extra \$400 over their account balance with Courtesy Pay? You only pay the \$29.00 fee when you use it and nothing when you don't. It's a great back up plan for those unexpected expenses. Call today to activate your UDBell debit card for this protection.

Do you have a Home Equity Line of Credit? Now is the best time to apply for one. All indications are that rates will be flat or even lower through the coming year. Take advantage of these historically low rates to payoff higher interest rate debts. Pay it down fast to save on interest, knowing those funds will be available for future use. Call Chris today.

Home Equity Loan Rates		
TERM and RATE	Monthly Payment*	
Up to 5 years as low as	2.99%	\$17.97
6-10years. as low as	3.99%	\$10.13
11-15years as low as	4.49%	\$7.65
*Approximate monthly payments for each \$1,000 at lowest rate and maximum term.		
Home Equity Line of Credit as low as 3.99%		

Another home equity option is to lock in with these historically low rates with a fixed monthly repayment designed to meet your budget. Call Chris today to see what will work best for you.

"I can put you in this car for just \$300/month!"



That's great. The car dealer just gave you a monthly payment that you can afford.

But what are the terms of the loan? How many months do you need to repay the bank? What is the interest rate? Did you get a competitive rate and term based on your FICO score? Did you pay that 'special fee' to be able to make bi-weekly payments instead of monthly? These are questions that should be reviewed to make sure you are not overpaying on a debt obligation. Chris has helped a number of our members refinance their car loans at lower rates and shorter repayment periods, all while keeping the payments the same or lower. Today is the day to call Chris and see what type of refinancing you qualify for at UDBell.

Certificates of Deposit

Effective July 15, 2020

TERM	RATE	APY
6 & 9 Months	0.300%	0.30%
12 & 15 Months	0.598%	0.60%
24 & 30 Months	0.698%	0.70%
IRA	0.300%	0.30%

*Rates subject to change without notice.
Only \$500 needed to invest in a CD!*

Super Share

\$3,000-\$24,999	0.150%	0.15%
\$25,000-\$49,999	0.200%	0.20%
\$50,000-\$74,999	0.250%	0.25%
\$75,000+	0.349%	0.35%

\$avers Plus 2.02% on first \$2,500, with 0.15% on remaining balance.

Kids Plus 3.00% on first \$500, with 0.15% on remaining balance.

Planning for the future is just a phone call away!

If you are contemplating retirement, switching jobs (and related 401k plan), looking to diversify, or any other questions concerning how to handle your savings, call Bob Protesto for a confidential consultation. He has helped a number of our members shore up their resources and is looking forward to helping you. Contact Bob today.

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Securities offered through American Portfolios Financial Services, Inc. (APFS) Member FINRA/SIPC. Investment Advisory Services offered through American Portfolios Advisors, Inc. (APA) an SEC Registered Investment Advisor. Security products purchased or sold are: (i) not insured by the National Credit Union Share Insurance Fund; (ii) not deposits or other obligations of the credit union and are not guaranteed by the credit union; and (iii) subject to investment risk; including possible loss of the principal invested. UDBell, APFS, APA, and Haddon Planning Group are all separate entities.

Have you enrolled for **E-Statements**? You'll get your statement on the first business day of each month at UDB@Home. It's faster delivery, secure and you can archive up to two years of statements. You may sign up on the home-banking site or call our office to begin using this free service.

And while you are at it, sign up for our **Bill Pay Service**, too. As long as you make one bill payment every three months, you'll never pay a fee. Think of how much you can save in postage, envelopes, trips to the post office, etc., simply by paying your creditors directly through the credit union. An additional benefit is researching individual creditor payments. Wait until you see how easy it is!

And finally, to celebrate an abbreviated baseball season, here is a 'social distancing' gem from Yogi Berra:

**"Nobody goes there anymore.
It's too crowded!"**

Thank you for your business and incredible support these past few months!