



**December 2022**

**People Helping People since 1940.**



**All I want for Christmas are my two front teeth...** and three percent or more on my Certificates of Deposit. With the Fed raising rates as often as they do, the monthly CD rate chart may be obsolete by the time the newsletter is published, but our great rates are available for all of our members. Check our website or call the office for some of the best rates in the Delaware Valley, including 3% plus on twelve months and longer. Be sure to ask about our One-year Jumbo CD, paying an extra dividend for balances \$50,000 plus.

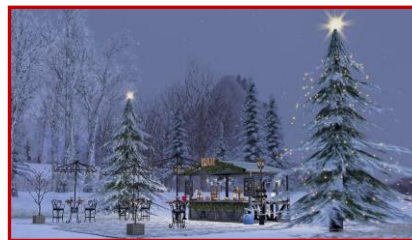


*Jingle Bells. Silver Bells. UDBELL. I Heard the Bells on Christmas Day. Carol of the Bells.*

**It's the most wonderful time of the year...** to be watching your favorite Hallmark movie, football, and even the World Cup on a big screen TV. Santa's elves try to fulfill every wish, but sometimes they need help from us. Whether providing a short-term Credit Builder Loan for up to \$1,000; personal loans, a Visa credit card, and overdraft protection on your debit card, we will deliver the services you need to get the presents for the family (and the TV for you!).

**Will this be a December to Remember?** It seems Santa has helped the car dealers restock their inventory and car sales are going up. If you just bought a new car or are thinking about a purchase, be sure to talk with Chris about our interest rates. In many cases the rates the dealer offered to drive the car off the lot are much higher than the rates our members can get. We've helped a number of members shorten the term and lower their payments and look forward to helping you, too.

**Oh the weather outside is frightful...** but our home improvement rates will help keep your house warm. Upgrade the heating system, apply more insulation, get new windows, build the in-law suite, and know you are financing with one of the lowest home equity rates in the region. Talk with Chris about your project to determine the best rate and term.



**Let it snow, let it snow, let it snow...** (but not as much as in Buffalo). In any event, be prepared for the winter conditions. If Santa isn't bringing a snow blower down the chimney, you can use our Visa card to purchase one at the store. You'll get one of the lowest rates in the nation. Plus, you can use it for your gift purchases. Apply today!

**"I triple dog dare you!"** You want threes? We've got 'em! Get over three percent on any of our CDs twelve months or longer. Call today for the terms and rates.



**We Three Kings of...** UDBell are our Super \$hare account, the \$avers Plus, and our multi term Certificates of Deposit. Earn more starting today by adding one or all of these savings plans to your account. Remember, you may open a CD with as little as \$500. Just call the office to open your premium account(s).

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#### **Mobile Deposit and Check Images**

Santa and his elves are pretty busy right now, so on payday they no longer come to the office to deposit their checks, but use our new mobile application with remote deposit capture capabilities. The good news is that it is available for our members, too. Download the App in either the Apple App Store or Google Play Store, and register your account with Mobile Banking under "Deposit".



Just like Santa and his elves, you can now get an image of your paid share drafts through our online Home Banking and "UDBell FCU" App. Just click on the check number in your on-line activity and the image will appear to view, print or save.



*'Twas two weeks before Christmas  
and I couldn't believe  
my checking was down to a buck ninety three.*

*I needed some money to buy the right gift  
and knew the Credit Union would give me a lift.*

*I talked with Chris and got a great rate  
and bought all my gifts before it was too late.*

*So, call the Credit Union today if you can.  
We'll help you succeed with your Holiday plan!*

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**O 'Holey' Night...** is not the song you want stuck in your head when you have a leaking roof. Fortunately, you can call Chris to get it fixed. You'll want to look at our various home equity loans and/or the Home Equity Line of Credit to have cash in reserve for when you need it. The roofers will be **Up on the Housetop** to take care of the home improvements.

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**We Wish You a Merry Christmas and a Happy New Year!** No marketing message here; just a heartfelt appreciation to and for all of our members. Wishing you all the best this Holiday Season.

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Ho! Ho! Ho!



*Did you know...* Santa (and you) can check on balances, activity, make transfers and talk with a live operator 24/7/365 by calling our CU Service Call Center at 888-837-6500.

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***I wish every day would be  
like Christmas and every night  
like New Year's Eve.***