



# UDBELL

Federal Credit Union

**August 2023**

**Where People are worth more than money.**

You are in line ready to check out when you suddenly remember your checking may not have enough to cover the purchase. Not to worry: **Courtesy Pay** can help make your debit card purchase go through. Get up to an additional \$400 account coverage with a \$24 fee applied only when the overdraft protection is used. Call the office today to register your account and debit card for this additional layer of payment protection.



As this newsletter is being written we are in the midst of the hot, hazy, humid weather typical for July, but watching commercials reminds us that Back to School time has officially arrived! Whether shopping for notepads or iPads, backpacks or suit cases; uniforms or a whole new college wardrobe, we can help. Talk with Chris about how you can payoff higher rate credit cards used for the *BTS* purchases. You can generally cut your interest rate in half, if not more.



And while we are talking about returning to school (and never starting a sentence with the word "And"), let's make sure your student is set up with the right financial tools. It is not too late to open a free checking account with a debit card for any student 18 or older. You may use our online banking to make transfers into his or her account as needed.

Talk with Chris about opening a Visa credit card for your student. It will help establish a credit history while in school that will be considered by potential employers, car dealers, landlords or mortgage companies, insurance rates and more after graduation. Now is the time to earn 'credits' for your credit while in school.

Check out tuition financing options through **Sallie Mae** on our website, [udbell.org](http://udbell.org). See the Borrowing tab for information.

**Get a new car for your spouse.  
It'll be a great trade!**



If you've been thinking about buying a new car, now is a good time to act. Take advantage of our great rates to buy a new car, or negotiate for a 'leftover' as the dealerships begin stocking up on the new year models. Talk with Chris to get pre-approved so you may buy with confidence.

### Check out our great car rates!

#### **UDBell New Car Rates**

- Up to 5 Years as low as **5.99%**
- Up to 6 Years as low as **6.24%**
- Up to 7 Years as low as **6.49%**

#### **UDBell Used Car Rates**

- Up to 5 Years as low as **5.99%**

And while you're at it, ask about our **Gap Insurance** to protect you on the difference between your insurance's replacement value and your loan balance. Most dealers offer Gap for over \$850. **Our policy cost is just \$395!** It's an affordable way to protect yourself from depreciation on your new vehicle.

Have you downloaded our **mobile home banking app**? While you're at it, be sure to enroll for **Remote Deposit Capture**. Download the App by searching "UDBell FCU" in Apple's App Store or Android's Google Play Store, and then sign up for our mobile deposit for checks to your account. While ACH direct deposit is a faster and more efficient way to have your money credited to your account, not all places of employment have that feature, and many others still write checks in lieu of direct deposit. This service is free of charge and included within our mobile banking app, and will help speed up the delivery of checks you may receive for payroll, gifts, refunds, etc., as well as save you valuable travel time and gas.



*What's this address on my statement transaction?*

Need a way to track your **debit card activity**? We have a solution! Go to our website at [udbell.org](http://udbell.org), click "Additional Services:", and then go the Debit Card Alert Opt-In. You may register your card to receive notifications for dollar limits, in store, e-commerce, phone orders, and more. Set your individual parameters to cover the payments you normally make, and you can receive messages as each transaction is processed. You'll be able to match the amount, address on statement, and merchant conducting the debit. It's another free service from UDBell for our members.

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**Get your UDBell Visa Card today.**



- One of the lowest rates in the nation!
  - No Annual Fees!
  - No International fee add-ons!
  - No cash advance fees!
  - It's just the best in the market!
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**Important Notice:** In June our accountants started our annual credit union audit. You may receive a confirmation letter concerning your month end balances on shares and/or loans on your June 30, 2023 statement. The letter will be from Reinsel Kuntz Leshner LLP, 1330 Broadcasting Road, P.O. Box 7008, Wyomissing, PA. 19610. If you receive the letter from Reinsel, we urge you to complete and return it as soon as possible in the enclosed postage paid envelope. Thank you in advance for your assistance with our audit.

Planning for retirement? You worked hard to get there, and we have someone who will work just as hard with you to plan for your savings. Talk with Bob Protesto, our Financial Advisor. Bob has helped a number of our members and is looking forward to working with you, too. Call Bob today to start your plan.

**Bob Protesto, CFP®, CRPC®**  
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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.



We've been alerted that local check fraud has been appearing in the region, with the thieves stealing utility check payments from post boxes and trying to change the amount and payee. The authorities have recommended that all outgoing payments should be hand delivered either to the postal carrier or to the post office itself.

May we remind you of the **Bill Pay** option available to all members with checking accounts and using our on line banking site. You may establish an electronic payment to the utility companies, insurance, credit card and car payments, mortgage loans, etc. You may also transfer from the credit union to another personal account by using the transfer option. Use our Bill Pay to save on time, envelopes, and postage.

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