



September 2023

Investing in our Members since 1940



The economy hasn't been kind to consumers, but there is a small consolation; improving CD rates. Have you started putting some of your savings to work in our Certificates of Deposit? With some of the best rates in the region, ask us how to create a laddered maturity schedule. You'll get a significantly better rate of return on your money, and placing some savings in predictable maturity schedules will provide a steady stream of available funds growing at a much faster rate. You may start with as little as \$500. Join a number of your fellow members who have used this method to make their money work harder for them. Call us today and we'll help you schedule your CD investment ladder.

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

The price of everything is going up; gas, groceries, housing, etc. But wait! UDBell has held onto its' low loan rates for credit cards, car loans and home equity loans. Lock into a great rate now before the Fed meets again. You will save a lot by acting now.

Thank you for your business with UDBell!

A picture is worth a 1,000 words...



or in this case, \$1,000.00!

Enroll for UDBell's **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. This service is 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.

Savings & Certificates of Deposit		
<i>Effective August 17, 2023</i>		
TERM	RATE	APY
6 & 9 Months	4.162%	4.25%
12 & 15 Months	4.641%	4.75%
24 & 30 Months	4.402%	4.50%
30 Months	3.922%	4.00%
IRA	3.922%	4.00%
<i>Rates subject to change without notice. Only \$500 needed to invest in a CD!</i>		
Super \$hare		
\$3,000-\$24,999	0.648%	0.65%
\$25,000-\$49,999	0.747%	0.75%
\$50,000-\$74,999	0.846%	0.85%
\$75,000+	1.242%	1.25%
Savers Plus	2.02% on first \$2,500, with 0.10% on remaining balance.	
Kids Plus	3.00% on first \$500, with 0.10% on remaining balance.	

Open a Million Dollar Rate CD with as little as \$500!



Your student is heading to college. Be sure that while learning the classics, science and math, they're also building a credit history. Get a UDBell Visa card for your student to begin their credit history while at school. Unlike a debit card, the credit card is reported to the credit bureaus. By the time graduation occurs, a three or more year credit history will already be reported, which in turn will help build the related FICO score. The higher the score, the better the rates on the future car purchase, apartment lease, insurance, and all the other real-world expenses once out of college. It will be a valuable part of the education process and have a lasting impact on their finances.

Here's another good reason to get your Visa card with UDBell. It serves as a backup in the event your debit card is lost or the ATM network is slow in response time. Pay the Visa off each month and you'll never pay interest (but if you do, you'll be paying one of the lowest rates in the nation), and build your credit history in the process.

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.

What would happen if Dr. Suess ran our marketing programs?

This month we asked him to cover our **Courtesy Pay** and **Debit Card Alerts** services. Let's take a look...



My friend had some tickets for the game today and asked if I wanted to see the team play.

I looked in my wallet and wouldn't you know, I was out of cash; I had no dough!

*Then I remembered there was a way, if I just used my **Courtesy Pay!***

Use it for shopping or wherever you go. You'll have it when you need it and never say "No."

It only kicks in when I'm in the (red), just \$24 to cover it, the credit union said.

If you need some backup, enroll your card today, and it will be available every single day.



You made lots of purchases but just see an address. How can I sort the vendors without so much stress?

We've made it really easy, just you see. Click on our website and sign up for free.

You can set up the features on your debit card, and research will no longer be confusing or hard.

So, enroll right now or later today, and you'll know the transactions that came in to pay.

Did you know...UDBell continues to offer some of the lowest car rates in the Tri-State region. If you are planning on buying and need a pre-approval, or recently bought a car and noticed the rate and term on your car loan, we can help. Talk with Chris to get one of the best rate and payments plan available. You'll be able to use the savings to pay for the fuel/electricity for your new car.

Have you ever imagined a world with no hypothetical situations?