



October 2023

Investing in our Members since 1940



Greetings from all of us at UDBell!

Happy October! Look for our \$pooktacular Rates to help you earn more on your \$avings accounts and reduce the monthly payments on your loans. All \$avers and Borrowers, Ghosts and Goblins can take advantage of the many services we have to help you earn more every day. Ask us how we can help you during our OctoberBest celebration!

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

You're going to the store to buy the Halloween candy, costumes and decorations, but realize you don't have enough in the checking to cover the purchase. That's when our Courtesy Pay comes in handy. Get up to \$400 in additional availability on your checking account balance. It's available to all members in good standing. There is no enrollment fee for this protection. Your account will only be charged the \$24 Courtesy Pay Fee when the account does not have enough to cover the transaction. Be confident that your dining/shopping/internet purchase will go through. Call today or visit our website www.udbell.org for more information to opt-in to this service.

The Phillies are in the playoffs. We have got high school, college and Eagles games. Tailgating and leaf watching trips. Crisp apples, hot cider, and pumpkin spice. These are the indicators that Fall is officially here, as well as a reminder that Thanksgiving and Christmas are just around the corner. As you get ready for the holidays, let us help you with our affordable loan rates to make your home improvements and/ or provide the funds for the holiday gift purchases.

\$pooktacular Loan Rates!

Home Equity Loans

TERM and RATE	Monthly Payment*
5 years.....as low as 5.99%	\$193.22
6-10years...as low as 6.24%	\$112.27
11-15 years as low as 6.49%	\$ 87.09

*Based on \$10,000.00 at maximum term.

UDBell New and Used Car Rates

As low as 5.99%

Other terms and rates available; Call Chris for your loan options.

Looking for a New Carriage?



Don't wait for your Fairy Godmother to deliver it. Come in and talk with Chris to get a magical rate for your storybook ride. Whether getting pre-approved or refinancing, we can help with lower rates and payments. And the repayment term will be well past midnight.

Q and A. Q. I need money for _____, but don't have a good credit score. How can UDBell help me? A. Ask about our Credit Builder Loan. Borrow up to \$1,000 for six months with weekly payments of just \$41.25. It will help you get the money you need and re-establish your credit report. For more details please call us at 610-734-1883.

We'll help you unravel from debt!



Don't get too wrapped up about all those loan payments. Untangle yourself from those high rate credit card bills. Ask Chris which of our loan services would be best to utilize in lowering your monthly payments and / or interest rates.

Get a Million Dollar rate for just \$500!

"Trick or Treat!" Actually, at UDBell we are only observing the **Treat** part of the Halloween season by offering **5.00% APY** on our twelve and fifteen month Certificates of Deposit! Call us to get your special Saving\$ **Treatment** today and watch your money grow!

Savings & Certificates of Deposit

Effective September 21, 2023

TERM	RATE	APY
6 & 9 Months	4.402%	4.50%
12 & 15 Months	4.879%	5.00%
24 & 30 Months	4.402%	4.50%
IRA	3.922%	4.00%

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

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.

Did you know our **VISA** Rate is as low as 8.90% with no annual fee and no cash advance surcharges?



It's a great time to compare your other credit cards with our low rate. Apply for your UDBell card before you start your holiday shopping.

Last month we had Dr. Seuss work on our marketing campaign. This month we invited Edgar Allen Poe for his assistance:

An 'Owed' to Debt



Oh, when those bills slip through the door and fill me with such dread,

I remind myself of this newsletter and the great rates in which I read.

I'll make a call and talk with Chris and tell him I need help,

He'll write up an affordable loan that will make me sing and yelp.

And I'll payoff those monstrous bills and get up off the floor,

And to those offers of future debt, you may quote me, "Nevermore!"

The holidays are right around the corner. Make sure your plastic cards are protected from possible fraud. It is good practice to keep most of your funds in your savings accounts and then transfer as needed to checking. All debit card transactions flow through your checking, so this is a good technique to limit any unauthorized debit card transactions (and you will earn more interest, too).

You may also want to register your debit card for alerts when your card is used for exceeding a selected spending amount; used for international transactions; on-line purchases; or if the card has been declined. Simply go to our website at udbell.org and click onto the Alert scroll.

If you ever get locked out, talk to the lock calmly. Communication is the key.