



November 2023

Proudly Serving Our Members Since 1940



November is the month that gives us a chance to salute our Veterans and to gather with family and friends to celebrate the many blessings we have in our lives. It's an opportunity to catch our breath before the holidays and other related activities take control of our lives. We wish all of you the very best and thank you for your membership and business at UDBell. Thanks for another great year.

Thank you for your business at UDBell! We serve the best members in the world!

What's in your wallet? Whether you carry our UDBell Visa with one of the lowest rates in the nation and no international or cash advance fees; or one of the high interest cards you see advertised during game commercials, make sure you have a list of your card and contact numbers. For customer service for our **Visa** cards, call **1-800-433-0505**. Debit Card holders should call **STAR** transaction review at **1-800-327-8622**. Record your plastic card information in a safe place, along with the credit card numbers and 800 phone numbers of all your cards. Try to use only one card while shopping to reduce the risk of a lost or stolen card. With the holiday season right around the corner, the cyber thieves are working even harder. Be sure to monitor your UDBell accounts often through EZCard for Visa and register your debit card for alerts.

Rising prices have impacted everything from gas, groceries, housing costs, automobiles, and more. If last year's budget is no longer working, talk with Chris for a way to reconfigure your debts into a low-cost consolidation loan. It may lower your interest rate and monthly payments, leaving more cash in your pocket for shopping. Chris has helped hundreds of members get a fresh start and will work with you, too.



With the current price of gas, going '**over the river and through the woods to Grandmother's house**' may be more affordable using the horse drawn sleigh, but not necessarily as comfortable as a new car. Call Chris to get pre-approved for your next vehicle purchase, and when the cars are finally delivered to the dealership, you'll be on your way for the next family visit.

Did you know... That the credit union offers a "Skip-A-Payment" Program for members in good standing? Borrowers may skip up to one month per calendar year on car loans or personal loans. A modification agreement will be signed to ensure your credit file reflects the skip and keep your credit report intact.

Need help with your finances? Need to get past a temporary hardship? This may be a solution. If you need assistance, please call the office for more details. We'll help you out.

Certificates of Deposit

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.

When was the last time you reviewed your financial situation? How much are those monthly bills? Have the taxes been paid? Planning for a major purchase or home improvements in the future? Chris Holzer has worked with many credit union members to rework their credit portfolios. He has saved them hundreds if not thousands of dollars in interest over the life of their loans, while helping them lower their monthly payments with minimal closing costs. If you have a question about finances, Chris is here to help you.

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

Sign up for our free On-Line Banking, Bill Pay, and HomeCU programs. It will make paying your creditors faster and easier to track. No more postage stamps or writing checks equals more time for other things. Link right off of our website at www.udbell.org to manage your UDBell accounts, get statements and transfer funds. You will also have your statements archived for up to two years, which can be a helpful research feature. Call today to enroll in these free programs.

Honoring our Veterans.



November 11. And every day, too.

Home Equity Loan Rates

TERM and RATE	Monthly Payment*
Up to 5 years as low as	6.49% \$195.64
6-10years. as low as	6.99% \$116.08
11-15years as low as	7.24% \$ 91.26

** Approximate monthly payments for each \$10,000 at lowest rate and maximum term.*

Home Equity Line of Credit as low as **7.49%**

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.

As holiday buying season begins in earnest, just a few reminders. First, remember that all debit card activity draws on the checking account balance only. Make a transfer from your savings/ club/ Super \$hare before shopping to ensure the purchase can go through. Secondly, if you need to stretch your account balance, call us to have your card linked with our Courtesy Pay option. It allows you to spend up to \$400 over your available balance. The \$24 fee is applied only when an overdraft occurs. Call us today to enroll.

The office will be closed on Thursday, November 26 as we celebrate Thanksgiving.

Wishing all of our members a Happy and Healthy Thanksgiving!