



June 2024

Investing in our Members since 1940



After all the cool, rainy days of May, we can understand why you postponed building that sunroom addition, updating the air conditioner, or replacing the leaky roof. But now that June is here with longer days it may be time to start your project(s). Talk with Chris about our affordable home equity loans to turn your dream into reality. We offer terms from one to fifteen years with some of the lowest rates in the region, as well as Home Equity Lines of Credit. Whatever your needs, we can help.

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

You just got graduation/ wedding/ birthday/ pay checks, but can't make it to the credit union to deposit right away. We'll bring our office to you through your cell phone! Sign up for our **Mobile Deposit Capture** application. Simply take a picture of your item and upload it to us for deposit to your account. It's fast, simple and safe.



Many of us have gravitated from land line phones to our mobile devices for all communication, but may not have updated the credit union with the most current contact number or new address. This is helpful when we may have a question concerning a deposit or withdrawal; confirmation of a debit or credit card transaction; or reminder of a loan payment. Please advise us of any changes for your account and related services.

**Did you know...**that UDBell offers free Medallion Stamp service for our members? This stamp is usually needed for stock transfers, name changes, estate planning and beneficiary designations. If you need the Medallion Stamp for any of your financial affairs, we can help.

School is coming to an end, we just celebrated Memorial Day, and July 4 is only weeks away. Yes, it must be time for vacation!



While planning yours, make sure you let us know when you'll be travelling out of the area. We will place special remarks on your Visa and debit cards to insure they are approved as you travel.

Summer is finally here, and with it are higher temperatures, inflation, gas prices, etc. Don't get caught short when paying at the pump or register. Be sure your UDBell Debit Card is enrolled for our **Courtesy Pay Protection** of up to \$400 over your available checking balance for cash withdrawals and debit/point of sale transactions. Our \$24 fee is applied only when you use the overdraft protection. Call the office today at 610-734-1883 to have your card activated for this extra coverage.

Attention all graduates (and parents)! UDBell is a partner with **Sallie Mae** to provide student loans for college and graduate degrees, including law and medical school. Learn more and apply today by going to [udbell.org](http://udbell.org) and tapping onto our **Borrow** tab.

Do you know about our **Credit Builder Loan**? Any member in good standing is eligible for a loan up to \$1,000 with a six month payback. We just need two recent paystubs to process your application. Call today and speak with Wendy, Dona or Janie to schedule your appointment for this loan.

If you have used our Credit Builder Loan in the past, you may be eligible for higher amounts with longer terms. Talk with Chris about the many loan options available for our members. He can find the right one for you.

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The office will be closed Wednesday, June 19 as we celebrate Juneteenth.

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### **Simplify your bookkeeping with Bill Pay**

- *'I need to monitor my expenses.'*
- *'How can I organize my payments?'*
- *'How can I schedule payments to make sure I'm never late?'*
- *'I don't have time to write out the checks all at one time.'*

If any of these apply to you, we have a solution: **UDBell Bill Pay**. You may enroll on our Home Banking site and begin taking control of your payments. Get details for each payee for up to two years; set up recurring transactions; schedule minimum payments on your credit cards to insure an on-time payment record; and never spend time addressing or mailing the envelope.

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### **Do you have E-Statements?**

Need to get your monthly statement faster than postal delivery? You may access your account activity on our home banking site, and go back in time for up to 90 days. This will provide an up-to-date accounting of your transactions. We also recommend that you sign up for e-statements on our home banking site. The statements are generated on the first business day of each month and available on that day, and then will remain in an archived field for up to twenty-four months. This is handy for researching a transaction that may have occurred more than three months ago. You may enroll on line or call the office to have it set up.

### **Investment Questions? Retirement? Call Bob for your best plan.**

**Bob Protesto, CFP®, CRPC®**  
**Financial Advisor 856-857-6732**  
**[rprotesto@haddonplanning.com](mailto:rprotesto@haddonplanning.com)**

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.

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**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.

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### **Have you enrolled for Debit Card Alerts?**



You have the opportunity to further secure your UDBell Debit Card. Enroll today to get real time notices (on email or text) of large dollar transactions, internet purchases, international activity and/or declined transactions. Go to UDBell.org and click the "Additional Services" tab for **Debit Card Alerts**. You may then customize the types of notices you wish to receive for your debit card activity. It's secure and free.

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### **Happy Father's Day to all the Dads!**



***It may not be the easiest job in the world,  
but it is certainly the most rewarding.***