



---

December 2024

Investing in our Members since 1940

---

Silver **BELLs**. Jingle **BELLs**. I Heard the **BELLs** on Christmas Day. Carol of the **BELLs**. **UD**BELL****. As a faithful reader, we're sure you detected this month's theme by now.

All of us at **UD**BELL**** wish you and your family every blessing and happiness as we enter the Christmas Season. Our hope is that every day of the year we can bring more cheer to you as we work hard to provide the best financial services for you and your family.



---

**The Ghosts of Christmas Past, Present and Future** got together and decided to visit Chris this year.



**Past** was able to thank Chris for all the help in getting the first loans to establish a credit history. **Present** appreciated the ways Chris consolidated all the higher rate loans into one affordable package. And the **Ghost of Christmas Future** pointed to the calendar to show how much faster he was able to payoff the UDBell loans at the lower rates and best terms on the market. All were in agreement that you can't spell **Christmas** without **Chris**! So get "in the spirit" and enjoy the happiness of the holidays with a loan that will help you throughout the year.

We know how busy you are. You're rushing to the mall; wrapping gifts; preparing meals; visiting family and friends; heading to work, etc. etc. etc. There's so much to do and so little time. We can help. Use our remote deposit capture feature in our app to electronically deposit your checks. Have it to the office on each business day by 2pm to have it credited to your account the same day. You'll save yourself the time and trip. Isn't that a great gift for this time of the year?

Can't wait to use the app? That's OK, try our Shared Branching Network. There are dozens of credit union locations in the Delaware Valley (and thousands nationwide) that can help you with deposits, withdrawals and transfers with your UDBell Account. Check out our website to find a location near you.

---

**Did you know...** that when Santa makes his trip on Christmas Eve, he always carries his UDBell Visa card? He enjoys the fact that he never pays international fees while traveling overseas, gets the best exchange rate and if he needs money for gifts he can get a cash advance with no fee. The fact it has one of the lowest interest rates in the nation is very appealing, too.

## Need help for gifts under the tree?

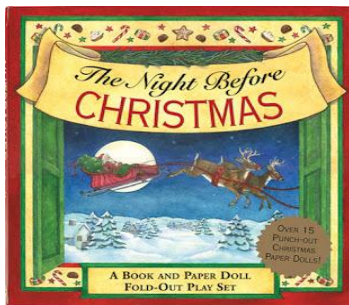


The cash may be a little low. You don't have a credit score, or you may have had a blemish in the past. You had to divert funds for an emergency. There's an unexpected expense. These things happen, but we have a solution.

Try our **Short Term Loan**. Borrow up to \$1,000 for six months with an affordable weekly payment of around \$40.45. It's easy, fast, and will get you the cash you need to make someone's dream come true. Call today for details.

---

## And now, for the rest of the story...



On Christmas Eve I heard such a clatter, I went outside to see what's the matter. My shingles were falling all over the place, and there was a mess near the fireplace. Some windows were broken and the tree was askew, and for a moment I didn't know what to do. I knew in an instant I must get repairs, and needed some money from someone who cares. I gave Chris a call at the CU, and he helped me to fix everything new. So, if you need some help, be sure to call. We'll help everybody, one and all!

Thank you for another wonderful year of serving you, our members. As Tiny Tim would say, "God Bless Us, Everyone!" May you and your families have the very best this holiday season, with Peace on Earth and goodwill to men.

**Just a Reminder...** If you are taking the children to the North Pole to meet with Santa or going out of country for a holiday vacation, please call the office. We'll make sure your debit card will work outside of the USA.

---

## Great Car and Sled Rates!

If you happen to see Santa delivering gifts in his new sled this year, ask him about his experience to borrow the money. He's thrilled with how easy it was to apply at UDBell, the quick approval process, the great rate and affordable payments.



He's also happy about the "Skip A Pay" program. Now he can keep his credit intact while skipping up to a month every calendar year. It's a good way to manage those unexpected bills or expenses.

---

**Oh the weather outside is frightful...** but our home improvement rates will help keep your house warm. Just in a "St. Nick" of time, our home equity rates just got lowered. Upgrade the heating system, apply more insulation, get new windows, build the in-law suite, and know you are financing with one of the lowest home equity rates in the region. Start planning your big project for the New Year and talk with Chris about the various terms available.



**The best way to spread Christmas cheer is getting gifts for those who are dear.** If you need funds, have no fear; Chris has the loan for you right here!

---

*I wish every day would be like Christmas, and every night like New Year's Eve.*