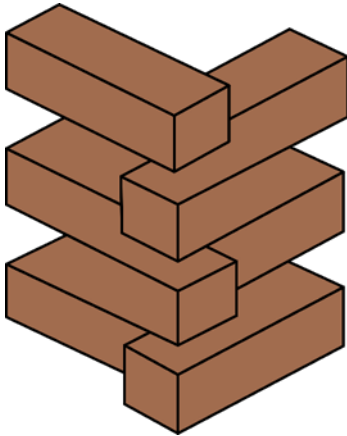




May 2025

MAY we help you? YES we will!



We're all trying to build for the future, but sometimes we have to ask, "Does this make sense?"

We work so hard at handling the daily issues that we can lose sight of our goal. We are here to help you with your blueprint for economic success. We can help you develop a ladder maturity of high paying CDs to take advantage of our current great one-year rate. By staggering maturities, you'll create a steady stream of maturing investments while earning more on your money. We also have a full array of loan programs to help virtually all our members. We are here to help and service your needs. Let us know how we can help you build your solid foundation for our future.

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

When I did my taxes, **I got a refund!**
What should I do with the money?

- Put up to \$2,500 in the high paying **\$avers Plus** account.
- Pay down the highest interest rate loan I have.
- Invest in a **CD** for as little as \$500.
- Update my W-2 with my employer to get more take home pay.

When I did my taxes, **I owed money!**
What should I do to replenish the cash?

- Get a no fee cash advance on my **UDBell Visa** card.
- Bring in two paystubs and get the **Credit Builder Loan**.
- Talk to Chris to see how I can consolidate loans to save money.
- Ask the credit union for a one month **"Skip a Pay"** on my personal loan.
- Update my W-2 with my employer to withhold a fraction more each pay.

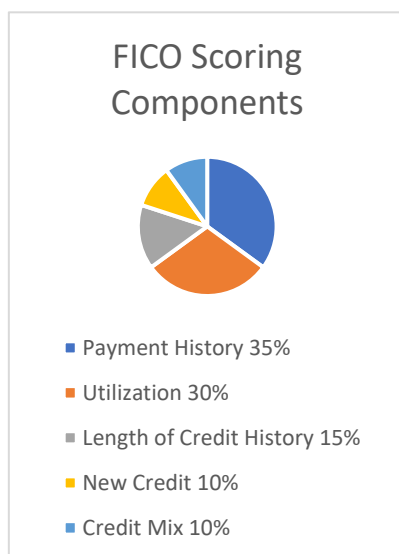
Get your UDBell Visa Card today.



Congratulations to all our graduates! While you can put the books away (at least for the time being) and get started on your future careers, there is one more assignment to attend to...establishing your personal credit history.

One great way to get started is to talk to Chris about getting a UDBell Visa Credit Card. You'll get a great low-rate card with no annual fee that can be used anywhere credit cards are accepted. We'll share ideas on the best ways to manage your loan payments. The earlier you start building credit, the easier it will be to use your credit history when applying for bigger ticket items like cars, apartment rents, mortgages, and insurance. Your related FICO score will start to grow with account activity. Let us help you get started today on the next stage of your career.

Know the Score when it comes to Credit



Credit Scoring is a methodology designed by credit reporting companies to evaluate your borrowing and repayment behavior. While each company uses different formulas to calculate a score, the key components include history of on-time payments, outstanding debt relative to credit lines, credit account history, number of inquiries to your credit report, and the mix of credit. Scores are used by lenders, landlords, insurers, utility companies, employers, and even courts when determining your creditworthiness. Be sure to protect your credit score by making prompt payments and reducing large balances on credit cards.

Need to see how to improve your credit? Go to www.annualcreditreport.com, a website sponsored by Trans Union, Experian, and Equifax. By examining your report, you can detect areas that may need improvement, while verifying that your name and Social Security Number is not being used in an Identity Theft situation. You may receive a free credit report annually from the companies listed.

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.

Before you shop for a new car, check out this new resource from UDBell! Log into <https://udbell.groovecar.com> to see a complete inventory and pricing of vehicles available in our local market. From compact sedans to the Cyberbeast; gas/hybrid/electric; the site enables you to shop and compare before heading to the dealership. Talk with Chris about getting preapproved for your new ride!

If you are buying or recently purchased a car, you'll want to look over the rate the dealer offered and compare it to our automobile loan rates. By refinancing we can save you money by lowering the interest rate and related monthly payment, and perhaps reduce the outstanding term as well. Review your options with Chris today.

Mother's Day. Lawn and garden projects. Graduation and celebration parties. Engagements. Triple Crown get-togethers. Last minute vacation purchases. Air conditioner upgrade. All these events may cost more than you have in your savings, but are more valuable than money. We can help. The credit union offers up to \$1,000 short term loan for a six month period to cover those emergency needs. At approximately \$42.00 per week, it is affordable and can help you with your plans. It's open to all members in good standing who have maintained their account for more than three months. Just provide two recent paystubs and we can get you the money you need. It's that simple!

If you need more, we also have personal loans, personal lines of credit and Visa cards to help you manage your structured debt. Ask us how we can help you reduce your debt burden with affordable financing. Call today for details.

The office will be closed Monday, May 26



***in honor of Memorial Day.
Be sure to thank every veteran you see.***