



July 2025

Investing in our Members since 1940



IMPORTANT NOTICE: This month our accountants will be conducting the annual credit union audit. You may receive a confirmation letter concerning your month end balances on shares and/or loans on your June 30, 2023 statement.

The letter will be from **Reinsel Kuntz Leshner LLP**, 5108 E. Trindle Road, Mechanicsburg, PA 17050. If you receive a letter from Reinsel, we urge you to complete and return it as soon as possible. Thank you in advance for your assistance with our audit.

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

All this trade talk and tariffs has everyone scratching their heads. One thing seems certain; car prices don't appear to be immune from the fallout and could face an increase in pricing depending how this plays out. If you are looking to buy a new or replacement car, now may be the right time to act. We continue to offer some of the lowest car loan rates in the Delaware Valley Region.



Before heading to the dealership, check out the car models and pricing by going to udbell.groovecar.com. You can find a list of inventories in your area, and will be prepared for the sales pitch. Get pre-approved today for the car of your choice. Foreign or domestic, motorcycles to SUVs, we'll keep you rolling! Get your quote from Chris today.

Planning a vacation out of state or out of country? Remember to call the office before you head off on vacation. We will notate that your UDBell Visa or debit card may start showing transactions away from your usual locations, and enable your transactions to go through.

Summer is finally here, and with it are higher temperatures, inflation, gas prices, etc. Don't get caught short when paying at the pump, the register, utilities, or vendors. 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. The Courtesy Pay fee of \$24 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 protection.

On July 4, we celebrate the 249th birthday of the United States.



Just as the Liberty Bell signaled our new country's freedoms, UDBell is always ringing out for your financial independence. We will help our members make more on their savings with our high-rate certificates of deposit, and help you pay down debt faster with much lower rates on our personal, car and home equity loans. You are our mission. We are always here to help you!

Did you know...all members in good standing are eligible for our Credit Builder Loan? Just provide your last two paystubs and call us to schedule the loan signing. This is a good process to begin or restore your credit history. If you have been using the Credit Builder Loan in the past, talk with Chris to qualify for personal loans and/or our UDBell Visa card with higher limits and lower rates. You earned it!



A UDBell Visa card is the perfect way to begin your credit history. Our UDBell Visa card comes with a nationally low interest rate. You will begin to build a credit history, and over time a proven and established credit profile. Your credit history will have an impact on your FICO score, which in turn will be looked at by future lenders, insurers, landlords, possible job applications and more. Apply now to get one of the best cards in the nation when it comes to low rates. Call Chris to get started.

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

Bob Protesto, CFP®, CRPC®
Financial Advisor 610-314-4280
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.

Whether a saver or borrower...



We've got what you're looking for!
Let's get together and save you more!

It's **Christmas in July!** Get an (extra) early start on your holiday gift buying with our low-interest rate personal loans and/ or our Visa card, which offers one of the lowest fixed rates nationally. Make this year's purchases more affordable with your UDBell loan.

JAWS was released fifty years ago.



Inspired by this blockbuster, the banking community has been taking bites out of consumers' wallets with high loan interest rates and a smorgasbord of account fees ever since (see the next article). If you want to eliminate the sharks, you don't need a bigger boat, you just need UDBell!

Did you know...credit card debt in the United States is nearly \$1.2 Trillion! We can't help everyone in the USA, but we are there for our members with our low-rate Consolidation Loan. If you have a balance of \$10,000 at the standard 24% bank card rate and are paying \$250 a month, it will take over seven years to pay off a total of \$20,318. Compare those figures with our Consolidation Loan, with a rate as low as 8.20% for five years. You would payback a total of \$12,227 with monthly payments of \$204. If you were to pay at the \$250 level, your loan would be paid off in just 47 months.

Don't wait another moment to start saving your money. Replace your high-rate bank card with a low rate UDBell Visa, and call Chris today to get our consolidation loan working for you.

Home Equity Loan Rates

TERM and RATE	Monthly Payment*
5 years.....as low as 5.99%	\$193.22
6-10years...as low as 6.49%	\$113.53
11-15 years as low as 6.74%	\$ 88.50
Ten Year HELOC as low as 6.74%	

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

And now, some financial advice from Jackie Mason

"I have enough money to last me the rest of my life, unless I buy something."

"People say money is not the key to happiness, but I always figured if you have enough money, you can have a key made."