



August 2025

Proudly Serving our Members since 1940



Time to start looking ahead

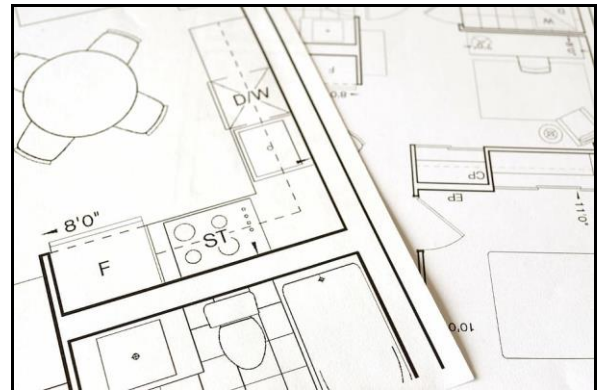
Our current members have long understood that Credit Union membership at UDBell is the best way to manage their financial needs. No-fee checking and savings, high interest CDS, lower rates on loans and credit cards matched with a helpful and courteous staff of caring employees makes banking here a pleasure. We always strive to maintain a stress-free experience that our members enjoy. We would love to extend credit union membership to the family members of our current account holders as well. Please invite them to join today to enjoy all the same benefits as current members.

IMPORTANT NOTICE: Our accountants are 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, 2025 statement (and your opening balance on your July 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 ask that you complete and return it as soon as possible. Thank you for your assistance with our audit.

Attention college bound students! We have partnered with Sallie Mae's student loan program. Visit our [Loan Page at udbell.org](http://udbell.org) and see the undergraduate and graduate programs available for our members, as well as residency and relocation loans. Sallie Mae offers competitive interest rates and multiple repayment options for borrowers.

Many high school graduates are preparing to head off to college. Before they go, make sure they have their own UDBell debit card and/or Visa card. These cards can be used for purchasing the school supplies, book store apparel, game and concert tickets, and late-night pizzas. Parents will also be able to make transfers through our on-line banking to their student's account.

Is it time to replace appliances or work on home improvements?



Our utility bills are a lot higher this month with the recent heat waves. Is your HVAC working right? Does it need an upgrade or replacement? How are the windows and /or doorways? Does the roof need more insulation? Talk with Chris to arrange a personal loan, a home equity fixed rate loan, or a Home Equity Line of Credit that can be used as needed for your project and/or purchases.

We continue to offer some of the lowest rates in the Delaware Valley region and will help you finance your home improvements.

Yikes! Postage just went up,,,again!



Save money by utilizing our Bill Pay services. Send your utility, vendor and credit card payments through our safe and secure site. You don't need to worry about envelopes, stamps, trips to the post office, etc. Save time and money with this valuable service.

Federal Reserve is beginning to signal a rate reduction in the near future. Have you locked in some of your savings in one of our CDs? Call us to open yours today to get a great rate and start earning more right away.

The car buying experience has rapidly evolved, with prices set and no negotiation. One component that hasn't changed is the dealer's offer to finance your car. When asked if we can afford a certain amount each month to take the car off the lot, we quickly agree and sign the paperwork. But what does that monthly payment consist of? How many months is the term for the repayment? At what interest rate? Is there a fee for paying bi-weekly payments? If you purchased a car recently, check out these important details, then talk to Chris to see if we can shorten your term and reduce your interest rate. It could save you hundreds of dollars over the life of the loan. We've helped a lot of members refinance this past year, and look forward to helping you, too.

If you are looking for a new car, check out the car models and pricing by going to udbell.groovecar.com. You can find a list of inventories in your area. Chris can get you preapproved for your financing with our low rate car loans.

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 to enable your travel transactions to go through.

Looking to payoff that high rate credit card, but have the savings tied up in CDs? Check out our secured loan! Using your certificates as collateral will give you our best loan rate while keeping your savings intact. This loan can lower the credit card rate you are paying by a factor of five or more. Keep more money in your account and get a lower payment.

It's still hazy, hot and humid, but relief is on the way... the "Back to School" advertisements signal Fall is just around the corner. Make sure your debit card is ready for all the purchases about to be made. Enroll for our Courtesy Pay program that provides up to a \$400 cushion for your balances. You only pay the \$24 Courtesy Pay fee if the funds are tapped. Simply call the office and we will link your card to this payment protection service.

Home Equity Loan Rates

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
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.

Investment Questions? Retirement?
How should I handle assts in the current environment?

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.

Apply for your UDBell Visa today;



Get one of the lowest rates in the USA!

"Politics is the art of looking for trouble, finding it everywhere, diagnosing it incorrectly, and applying the wrong remedies."
Groucho Marx