UDBELL Federal Credit Union

October 2025 **Serving our Members since 1940**

Greetings from all your friends at UDBell!

Happy October! Look for our $pooktacular Rates to help you earn more on your $avings accounts and reducing the monthly payments on your loans. All $avers and Borrowers, Ghosts and Goblins can take advantage of the many services we have to help you earn more every day. Ask us how we can help you save more during this **October*Best*** celebration!

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

The leaves are falling from the trees, and so are the interest rates. Pour yourself a cup of hot cider and review all the credit card payments you are making. What is the rate? How long would it take to pay off with just the minimum payment? Now that the Federal Reserve is beginning to nudge rates down, it's time for borrowers to gather their various loans and see if the lower interest rates may be used to pay off debt faster. Once you have your totals, talk with Chris about our world famous consolidation loan. We can help you lower the rate and payoff the balance in a much shorter time frame.

Looking for a New Carriage?

Don't wait for your Fairy Godmother to deliver it. Check out local car models and pricing by going to udbell.groovecar.com. You can find a list of inventories in your area, and talk with Chris to get a magical rate for your storybook ride. And the term will be well past midnight.

You're going to the store to buy the Halloween candy, costumes and decorations, but realize you don't have enough in the checking to cover the purchase. That's when our ***Courtesy Pay*** comes in handy. Get up to $400 in additional availability on your checking account balance. It's available to all members in good standing. There is no enrollment fee for this protection. Your account will only be charged the $24 Courtesy Pay Fee when your checking account does not have enough to cover the transaction. Be confident that your dining/shopping/internet purchase will go through. Call today or visit our website www.udbell.org for more information to opt-in to this service.

Autumn just arrived and that means Thanksgiving and Christmas are approaching fast. Need some money for gifts? New oven for the holiday meals? We can help! From our short term **Credit Builder Loan** to our low rate **Home Equity Loans**, we've got your solution.

If you are planning a trip to foggy London, the Pyramids, Transylvania, or any other Halloween destination outside of the USA, please contact the office. We'll make sure your debit / credit card will be available as you travel abroad.

A Scary Story
(with a happy ending)

In honor of Halloween, we offer some frightening but true tales to chill your spine, especially if you have accounts at a national bank, many of which have decided to play “trick or treat” with your money.

Did you know…that the average cash advance fee on bank credit card cash advances is 5% (with a minimum fee of $10), and that the average rate on a cash advance is 22.25%?

…that many bank service charges on checking accounts range from $5 to $25 per month, with specific minimum balances and limiting transactions?

…that transfer fees from savings to checking to cover incoming checks are now at an average of $10 per transfer?

For folks who have bank accounts that apply these fees, this may be chalked up as the price for convenience.

Fortunately, this story has a happy ending if you have these same services at UDBell. You’ll not only earn more interest; you wouldn’t see any of the fees described above. That’s right: no cash advance fees on your UDBell VISA (with a rate as low as 8.90% to 14.20%), no checking maintenance fees, no limiting check writing restrictions, no transfer fees when you move *your* savings to *your* checking. Instead of looking for innovative ways to remove *your* money from your account, we are determined to eliminate the nuisance fees and pay better rates to add to your account.

So, keep the banking vampires away from your cash. Save it at UDBell for a better deal. Thank you for your business with UDBell!

Trade tariffs. AI. Court battles. Fed Reserve arm twisting. All these conditions can be frightful as we plan for our future. Fortunately, we have a ***pro*** that can help you navigate these unprecedented times; in fact, it’s in his name. Call Bob ***Pro***testo today to set up your personal consultation to discuss your unique financial plans and goals.

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Real estate values have been moving up, and now rates are coming down. Do you have equity in your residence that may help you reduce or eliminate your loan payments with other creditors? Ask Chris about the potential benefits of having a Home Equity Line of Credit available for taxes, tuition, replacing higher credit card debt, and a host of other uses.

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 **6.49%**	

*Based on $10,000.00 at maximum term.

We also provide fixed rate home equity loans for terms ranging from one to fifteen years. Lock in on historically low rates and payoff all your high rate personal loans. You could use this to pay off your existing debt in a fraction of the time. Chris will help with the right loan for you.

An ‘Owed’ to Debt

Oh, when those bills slip through the door and fill me with such dread,
I remind myself of this newsletter
and the great rates of which I read.

I’ll make a call and talk with Chris
and tell him I need help.
He’ll write up an affordable loan
that will make me sing and yelp.

And I’ll payoff those monstrous bills and get up off the floor.
And to those offers of future debt
*you may quote me, “**Nevermore**!”*