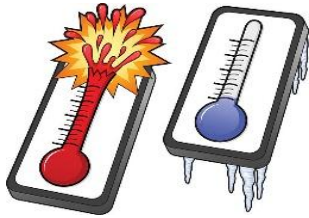


May 2026

MAY we help you? YES we will!



The cold start to April, followed by a mid-month heat wave, only to revert back to frost and freeze warnings made us all aware that our HVAC better be working. If you need to replace your furnace, air conditioner, or make other home improvements to help with climate control, talk with Chris to get the most affordable loans to pay for your projects.

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

I had to start saving money. After the harsh winter storms, I kept taking my car to the car wash every week, only to have it turn gray when it got coated with salt and grime residue on my way home. It finally shined on April 1, but then the trees and flowers began to pollinate and turned my car into yellowish mint green color. I just couldn't afford to keep going to the car wash!



What was my solution? I traded it in for a new car, and now have it parked inside my newly constructed garage. And the credit union financed everything! Chris got me a rate better than the dealers', and the home improvement was financed with one of the lowest rates in the region.

Did you know... that with our **Credit Builder Loan** you may borrow up to \$1,000 for a six-month period and your payments will be reported to the credit bureaus to begin your overall profile. It's available for every member in good standing. Just submit two recent paystubs and we'll take care of the rest. It's an efficient and affordable way to begin your profile that will lead to better rates and offers as your credit history grows.

Another good way to get started is to talk to Chris about getting your **UDBell Visa Credit Card**. You'll get a card with one of the lowest rates in the nation, along with no annual fee or international fees. Compare our rates ranging from as low as 8.90% to 14.00%, and then contrast it to what's in your wallet. Apply for your UDBell Visa card today.



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 5.99%	

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

Is your debit card enrolled for **Courtesy Pay** overdraft protection? There is no charge to have the protection in place, with a \$24 fee assessed only when the account does not have enough to cover the transaction. Be confident that your dining/shopping/internet purchase will go through. Call today to opt in to this service.

The office will be closed Monday, May 26



in honor of Memorial Day.

Be sure to thank every veteran you see.

So how does one invest in today's economy? As informed as possible. If you are switching jobs (and related 401k plan), looking to diversify, or any other questions concerning how to handle your investments and retirement savings, call Bob Protesto for a confidential consultation. He has helped a number of our members shore up their resources and is looking forward to helping you. Contact Bob today.

Bob Protesto, CFP®, CRPC®

Financial Advisor

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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.

Certificates of Deposit

TERM	RATE	APY
6,9,12 & 15 Months	3.682%	3.75%
24 Months	3.537%	3.60%
30 Months	3.440%	3.50%
IRA	3.440%	3.50%

Rates subject to change without notice.
Only \$500 needed to invest in a CD!

The tax filing deadline came and went, but there may still be work to be done. Did you get a large refund from the IRS this year? Now is a good time to contact your Human Resources or Payroll Department to make an adjustment to your withholdings. Get more take home dollars each week and start paying higher rate interest loans or begin saving more.



While it is always fun to receive the lump sum, step back and think how much better it would be to have that cash working for you every week. For example, every \$1,000 refunded represents \$20 per week that should be staying with you.

Why spend hours of tax prep time and then wait for weeks to get your own money back? Keep it now. We are sure you will manage it more intelligently than the politicians can!

Did you know... UDBell offers Home Equity Lines of Credit? You may get approved for a specific line amount based on the equity in your home residence. Borrow only as you need the funds and payback on a monthly schedule or faster to reduce your interest. It's a great financial tool to have available for those unexpected expenses. Talk with Chris to get your line of credit established today.



"A smart man only believes half of what he hears. A wise man knows which half." Jackie Mason