



June 2026

Proudly Serving Our Members Since 1940



'Affordability' seems to be the latest buzzword... but we've been practicing it for over eight decades by giving our members different ways to save their money. Borrowers can compare their credit card rates to our low rates between 8.90% to 14.00%. We offer some of the lowest personal loan rates in the region, and many members have refinanced their car loans to save significant dollars by lowering their rate and terms.

Savers continue to earn more with one of the best regional rates on their Certificates of Deposit and Super \$hare accounts. While home borrowers get some of the lowest loan rates available on mortgages, home equity loans, and home equity lines of credit.

Do you know about our **Credit Builder Loan**? This is a great tool to start your credit profile, or to get a second chance on reestablishing your good credit. Any member in good standing is eligible for a loan up to \$1,000 with a six-month payoff. All we need are your two most recent paystubs to process your application. Call today to schedule your appointment for this loan.

If you have used our Credit Builder loan in the past, you may be eligible to borrow higher amounts with longer payback terms. Talk with Chris about the many loan options available for our members. He will find the right one for you.

It seems like the cost of everything is going up...except for the services you receive at UDBell. You won't see all of the miscellaneous service fees many financial institutions add to their accounts. We remain steadfast in our commitment to give you the best service possible while saving you more money, every day. Tell your family and friends about the benefits of being a member at UDBell. They'll thank you for it.

Get your **UDBell** Credit Card today.

We are approaching the midpoint of 2026. Let's circle back to those financial resolutions made at the New Year. It's not too late to get started saving more. We offer **certificates of deposit** for as little as \$500.00. Why not put your money to work for you? We can help build a structured maturity schedule that will have your investments constantly rolling over, all while earning more. You worked hard for your money; make it work hard for you!

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%
<i>Rates subject to change without notice. Only \$500 needed to invest in a CD!</i>		
<b>Super \$hare</b>		
\$3,000-\$24,999	0.747%	0.75%
\$25,000-\$49,999	0.995%	1.00%
\$50,000-\$74,999	0.995%	1.00%
\$75,000+	1.242%	1.25%
<b>Savers Plus</b>	2.00% on first \$2,500, with 0.10% on remaining balance.	
<b>Kids Plus</b>	3.00% on first \$500, with 0.10% on remaining balance.	



## Calling for new members



UDBell is actively recruiting new credit union members. As a member in good standing, your family members and other relatives, as well as co-workers are eligible for membership. Let's sign them up today so they may enjoy all the perks of being a credit union member. From lower lending rates, to higher savings rates, and everything in between, UDBell offers a wealth of resources and access to our large financial network. Set your family and relations up for success with a UDBell membership!



Watch out for those scam text messages allegedly from PennDOT, the IRS, utility companies and other agencies. As sophisticated as they may appear, and utilizing a tight time period for responding, remember that government offices do not communicate with consumers except by mail. Don't fall prey to the implied urgency of the text. You may always contact an agency directly to review your status.



School is getting ready to let out for the summer, but there is one summer project for all school age kids: Opening their **Kids Plus account** and learning the value of savings. Did you know the credit union offers a rate of 3.00% on the first \$500.00 in the Kids Plus account? That helps your (grand)child earn a great rate on their saved allowance or summer job money. The sooner they open their account the more interest they will earn. Give us a call and let's get them started today.

## When it Comes to IRAs, How Do You Roll?

Consider the advantages of consolidating your retirement savings. If you are changing jobs, leaving the workforce or planning to retire, you probably have one or more 401(k)s, 403(b)s, or pension plans at former employers. You may even have IRAs at multiple financial institutions. Like most people, your retirement savings probably represent the majority of your assets, from years of hard work.

Maximizing the potential of these savings to help you achieve your retirement goals requires planning, expertise, and the benefit of professional guidance.

If you are at a key retirement decision point or have not recently reviewed your progress toward achieving your retirement goals, now may be a good time to have a conversation to explore your options.

Talk to our Financial Advisor today!

**Bob Protesto, CFP®, CRPC®**  
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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.

## Home Equity Loan Rates

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
Up to 5 years as low as	<b>5.99%</b> <b>\$193.22</b>
6-10years. as low as	<b>6.49%</b> <b>\$113.53</b>
11-15years as low as	<b>6.74%</b> <b>\$ 88.50</b>

\* Approximate monthly payments for each \$10,000 at lowest rate and maximum term.

Home Equity Line of Credit as low as **5.99%**

When was the last time you reviewed your financial situation? How much are those monthly bills? Have the taxes been paid? Planning for a major purchase or home improvements in the future? Chris has worked with many credit union members to rework their credit portfolios. He has saved them hundreds if not thousands of dollars in interest over the life of their loans, while helping them lower their monthly payments with minimal closing costs. If you have a question about finances, Chris is here to help you.

***“To be a member of the upper crust  
you need a lot of dough.”***    A.E. Neuman