UDBELL
Federal Credit Union

July 2026 ***Investing in our members since 1940***

We've hit the midpoint of 2026. What an unpredictable year. Tariffs, inflation, questions about future rates, petroleum supplies, etc. have all had an impact on our wallets. Despite all the uncertainty, there's a lot to celebrate. Our country's 250th birthday. The Phillies look like they're back on track. The USA is hosting the world in the soccer tournament. And your credit union continues to offer the best regional rates on both loan and savings services. You can always count on UDBell to work harder every day to help you save more. That's our declaration to you!

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, 2024 statement.

The letter will be from **Reinsel Kuntz Lesher 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 in advance for your assistance with our audit.

And while you are looking at your month end balances, consider moving some of your excess savings to a Certificate of Deposit and start earning more on your money. The credit union can help you structure a maturity schedule to ensure predictable rollovers, or place it in a term designed for a specific event, such as Christmas, real estate taxes, vacations, big family events, etc. Earn more on your savings. Start today.

We are experiencing an economic period that may best be summed up by the great philosopher, Yogi Berra, who once observed, *"It seems like a nickel ain't worth a dime anymore."* Today is seems like a dime isn't worth a nickel. We can still make the car payment; it's filling the gas tank that hurts. A loaf of bread keeps getting more expensive, no matter how much dough we have in our wallet.

That's why we recommend you carry two UDBell cards; your UDBell MasterCard Debit Card and a UDBell Visa Credit Card. Having a primary card and a backup gives more peace of mind in the event one gets lost or stolen. You'll be able to establish a credit history with your Visa card, while avoiding paying interest when you pay the balance in full each month.

VISA MasterCard

Need another reason to carry more than one card? Remember when $75 was more than enough to fill a tank? Many gas stations still have that as the maximum amount for a card transaction. In today's environment you may need to tap two cards to achieve a fill up.

The next time you are in the office, please fill out your Visa application, or call us and we can send the agreement to you to complete at home.

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082
800.235.1883 Fax: 610.734.0312 www.udbell.org

It's the mid-year, and that means we have a chance to hit the reset button and plan for our future. Planning on retirement? Call Bob. What should I do with my pension or 401K? Call Bob. Need help navigating this economy? Call Bob. Need to diversify your investments? Call Bob. For these issues and all other financial concerns, call our

Certified Financial Planner

Bob Protesto, CFP®, CRPC®

Financial Advisor 610-314-4280

rprotesto@haddonplanning.com

Did you know… that you can set up direct deposit splits to your checking and saving accounts? We can help you start a savings plan with each pay. Build up the savings, and then roll those funds into a Certificate of Deposit once the balance hits $500. Not only will you have a regular savings plan with a better interest rate, you may also use your CD(s) to secure a loan with a much lower than market rate. It's another method available to build your credit. Ask us how we can help you.

Credit card debt in the US exceeds $1.25 Trillion, with more than 365 million accounts relying on plastic to make ends meet. Unfortunately, the high interest rates on most cards makes this practice risky and ultimately not sustainable. We can't help everyone, but we sure can assist our members. If you are impacted by the forces of the economy, talk with Chris about restructuring debt at a significantly lower fixed rate that will pay off the balances years ahead of the card payment plans. Our Consolidation Loan helped many credit union families restructure their finances and come out ahead. Let us help you, too.

Get a Million Dollar Rate on a Certificate of Deposit for as little as $500! That's right, start earing more on your money today. Get a six, nine, twelve, fifteen, twenty-four, or thirty month CD with an APY of 3.75% (APR 3.682%). UDBell is committed to offering you some of the best rates in the region.

Did you know… that you may apply for loans on our website? Go to udbell.org and click on the Borrow button on the top right, then complete the fillable application. Our lending team will begin the approval process and keep in touch with you to schedule your loan closing.

We are entering into the traditional vacation season. As you make your travel plans, be sure to have enough money to cover it. We can help. Ask us about our personal loans and credit builder loans. We need copies of your last two paystubs, which may be faxed to 610-734-0312 or emailed to udbinfo@udbell.org .

Speaking of vacations, **be sure to notify the credit union if you will be travelling.** We can update your UDBell debit and or credit cards for while you are away to ensure your purchases will go through.

A UDBell Home Equity Line of Credit remains a valuable tool as part of your financial planning. By having it in place for a large purchase, an emergency or unexpected expense, home improvements, or other situations requiring immediate funding, the HELoC offers flexibility and affordable weekly, bi-weekly, or monthly repayment plans. Paying your loan balance faster and with more money creates future availability while reducing your interest expense. You can manage payments by using our on-line banking service, available for your PC and /or mobile phone. Ask Chris how such a line of credit may help your financial planning.

"The best thing to give to your enemy is forgiveness; to an opponent, tolerance; to a friend, your heart; to your child, a good example; to a father, deference; to your mother, conduct that will make her proud of you; to yourself, respect; to all others, charity." Benjamin Franklin

HAPPY BIRTHDAY AMERICA!