August 2026 **Proudly Serving our Members since 1940**

We had a memorable month of July, with the celebrations of our nation's 250th birthday, hosting World Cup tournaments and the All-Star game, watching Big Boy roll through the local railways, enduring more heat waves and hazy smoky skies. Now it's time (*I can't believe I'm about to say it*) to start getting ready for Back-to-School activities. UDBell has affordable options for your educational spending, with our low-rate Visa credit card, personal loans, home equity fixed rate and line of credit loans, and Sallie Mae for your college student.

Speaking about Back to School, it's also time to send in the school taxes. As mentioned above, we have a variety of loan services to help take advantage of the discount period and to avoid late filing surcharges. Chris will work with you to develop the best solution.

And more Back to School information for our college bound students! We've partnered with Sallie Mae's student loan program. Visit our Loan Page at 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.

Share the gift of credit union membership with a family member. It costs nothing, but will be remembered by everyone who starts saving more with our competitive interest rates and none of the fees traditionally imposed by the big banks. Invite your family members to join ours.

We're more than half way into 2026, and the economic trends are still unpredictable. There was talk at the Fed of lowering rates; then raising them. No matter what direction it actually goes, you can always count on UDBell to offer some of the best regional and national rates on our certificates of deposit and loans.

Are you earning as much as you can on your savings? Ask us about Certificates of Deposit. You can earn multiple times the amount in a savings account. Invest with as little as $500 to earn 3.75% and get ahead of inflation. Lock in for as little as six months to as long as thirty. We can help you set up a laddered maturity to meet your budget and financial plans. For instance, a six-month CD purchased in August will mature in February, which can then be used to pay left over holiday bills, income or real estate taxes, etc. A nine-month CD maturing in May could help fund a graduation or engagement party, a vacation down payment, landscaping, etc. You already have the cash saved; let's work together to earn you more!

Do you have a student preparing for college? Get his or her financial planning done now. Open a UDBell checking account and link it with a debit card to make all their purchases from buying dorm accessories to the bookstore, food court, football tickets, etc. You'll be able to make transfers into their account by calling the office or online via Online Banking.

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The real estate taxes just came in. We just got back from vacation. The air conditioner needed to get fixed. I need to send in the tuition payment. The loan payment is coming due. Sound familiar?

Fortunately, the credit union offers a **Skip Payment Program*** that will help you juggle the other bills while keeping your credit union loan current. It's available on all non-real estate loans for members in good standing, and you may skip up to one month per calendar year. A modification agreement will be signed to ensure your credit report and FICO score are not impacted by the skip payment.

**** A per loan fee of $25.00 will be charged for each Skip Payment that is approved.***

Planning a vacation? Be sure to call us before your trip so that we may encode your UDBell debit and credit cards for travel.

Looking to payoff that high-rate credit card, but have your funds tied up in CDs? Check out our secured loan! Using your share account or 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 use the funds to get a lower payment on your loan balances. It's also a good tool to use when establishing a credit history.

If you are in the market for a new car, check out the local 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.

Ben Franklin wrote, "Our new Constitution is now established, and has an appearance that promises permanency; but in this world nothing can be said to be certain, except death and taxes." Postage increases can be added to the list, but there is a way to save on checks, envelopes, and stamps.

Save money by utilizing our **Bill Pay** services. Send your utility, vendor, credit card payments and donations through our safe and secure site. Most payments are transmitted electronically, and those paid by check are not surcharged for the envelopes or postage. Not only that, you'll also create a two-year payment history for each payee.

You may also use Bill Pay to electronically transfer funds from your UDBell account to other institutions. Make all your payments easier with this convenient service.

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

Call Bob for your best plan.

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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.

Last month we noted that we are conducting our annual audit by our accountants, Reinsel Kuntz Lesher. If you received a confirmation letter about account balances as of June 30, we request you review and return the document directly to them. Your June 30 balance will be the same as your opening balance on your July statement.

Apply for your UDBell Visa today.

Get one of the lowest rates in the USA!