



September 2026

Where People are worth more than money



Happy Labor Day!

The past Summer gave us drenching rainstorms and multiple heat waves. It tested our roofing, windows, and air conditioner units. If you need to make a replacement or repair, talk with Chris about an affordable Home Equity loan. We continue to offer some of the lowest loan rates in the region and can help you with your home improvements. Work on them now to insure a warm Winter and lower utility costs.

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

The kids are back in school, and now we're receiving the credit card bills with all the BTS spending. While we may have bought a lot of the apparel, notebooks, pencils and pens, etc. at a store discount, a high credit card interest rate will reduce those savings. Talk with Chris about getting our Consolidation Loan to pay off those high-rate card balances. We can lower the rate and payoff the balance much faster. Take advantage of this loan to bring all your card balances back down to zero.

And while you're at it, consider replacing some of the highest rate cards with our UDBell Visa. Compare the interest charges on your current cards, and see if lowering your credit card rate to **14.00% or lower** makes 'cents'.

Once we clean up the credit cards, it's time to start looking forward. What is my budget for the real estate taxes? Tuition? Season tickets? Christmas? As you begin planning on ways to cover the future expenses, look at our Home Equity Line of Credit to help. Borrow as you need it, and pay back as fast as you can to a) save on the interest and b) have more available for your next draw. It's an ideal financial tool to have in reserve for when you encounter unexpected expenses. Chris can help you set up a line based on the value of your residence.

We are two thirds of the way into 2026. What are the plans for the future? Fortunately, we have a **pro** that can help you navigate these unprecedented economic times; in fact, it's in his name. Call Bob **Protesto** today to set up your personal consultation to discuss your unique financial plans and goals. Bob has helped many of our members with their investment strategies and can help you, too.

Bob Protesto, CFP®, CRPC®
Financial Advisor 610-314-4280
rprotesto@haddonplanning.com

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>
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.

On this Labor Day, we salute all of our hard-working members. You are the best!

Did you know... that when you call our office, you will always get a staff member ready to answer your questions. We are committed to connecting with our members on an individual level. Personal service for our members has been our way for over 86 years and continues today. Share the credit union experience with your family, encourage them to join and become part of the UDBell family. We will be there to help them as we've always been here to help you.

We keep receiving mixed signals about interest rate futures. One week inflation and gas prices control the news, later offset by labor statistics, international conflicts, etc. Rather than waiting for the perfect time to invest in a certificate of deposit, start now with a ladder approach. You may invest as little as \$500 to earn much more on your money. Start now, and then get a new CD at regular intervals with maturities in as little as six months. You may also invest for a specific need, such as next year's taxes, school payment, vacation, holiday spending, etc. Use some of the funds in your savings to start earning more each month. If you have questions about this savings strategy, call us and we can help you develop your plan.

**Get a Million Dollar Rate
for as little as \$500!**

Certificates of Deposit		
TERM	RATE	APY
6, 9, 12 & 15 Months	3.682%	3.75%
24 & 30 Months	3.682%	3.75%
IRA	3.585%	3.65%
<i>Rates subject to change without notice. Only \$500 needed to invest in a CD!</i>		
Super Share		
\$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%
Savers Plus	2.00% on first \$2,500, with 0.10% on remaining balance.	
Kids Plus	3.00% on first \$500, with 0.10% on remaining balance.	

There have been a number of interesting articles concerning the Penn State collaboration switching from Nike to adidas. If your student has to restock the wardrobe as a result, have him/her apply for our Visa card. They'll purchase their new apparel with a low-interest rate card, and get an early start on building their credit history.

Are you in the market for a new home? Are you considering a larger home for a growing family, or thinking about downsizing? Get pre-approved with our credit union mortgage partner, State Financial Mortgage. They offer competitive rates with numerous repayment structures to meet your needs. Apply online through the Borrowing tab at udbell.org, or call 1-800-426-7140 and select option 1 to speak with one of our loan originators.

Enroll for Remote Deposit Capture



While ACH direct deposit is a faster and more efficient way to get your money into your account, not all places of employment have that feature, and many others still write checks in lieu of direct deposit. Remote Deposit Capture is included within our Mobile Banking App. We always like seeing our members in person, but this will help speed up the delivery of checks you may receive for payroll, gifts, refunds, etc., as well as save you valuable travel time and gas. Enroll today through our on-line banking platform.

Travelling outside of the USA? Whether it be vacation, business, or study abroad, be sure to notify us before you leave so that we can place indicators on your UDBell debit and/ or credit card while you are away. An added bonus is that you will not see an international transaction fee for any of your purchases.

***I told my spouse, "I'm like a fine wine.
I get better with age." Now I'm locked in
the cellar!***