



October 2026

Serving our Members since 1940



October is here, and with it comes the natural beauty and wonders of Fall foliage, all the events surrounding Halloween, pumpkin spice, college football entering conference games, corn stalk mazes, the baseball playoffs, the first signs of frost, crisp apples, ginger snaps and much more. Enjoy every moment of this special month with our Octoberbest services. From low interest Visa credit cards to flexible home equity loans, competitive car rates and the best CD rates in the region, we will help you put more money in your pocket that you can spend soaking up all of October's glory.

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

The Federal Reserve is walking a tightrope when it comes to rate decisions. Arguments are being made for both a rate increase *and* a rate decrease. Any action may have an impact on the markets as well as mortgage rates and related savings rates. It raises the question, "When is the best time to start investing in certificates of deposit?" The answer: Right now! Your credit union remains committed to offering some of the best regional and national rates on our CDs for savers, and keeping your loan rates lower than commercial financial institutions.

Carefully review your monthly credit card bills and payments and see what rate you may be paying to carry balances. It is always advantageous to pay your card balances in full to lower your interest expense, but if you carry a balance, you may be shocked at the rate. Compare your card(s) to our UDBell Visa, with rates between 8.9% to 14%. We can help you save more, starting today!

Is it time for a new car?



Did you know... that a new car manufactured in the USA and purchased between now and the end of 2028 allows for the loan interest to be deducted on your tax return? If you are considering a new car, talk with Chris to get pre-approved. To see available local inventory, click onto <https://udbell.groovecar.com>.

Speaking of cars, it is getting more expensive than ever to fill up the tank. Save time and gas by using our mobile deposit service to deposit your checks at the credit union. Your deposit will post the same business day if the item is received by 2pm.

It wouldn't be an October newsletter without a small tribute to the Halloween gang, so here we go...

What could these movie characters do with a UDBell Home Equity Loan?



Dracula: A new sun room.

Frankenstein: Lightning rods.

Bride of Frankenstein: New dress, honeymoon.

Invisible Man: Private bath, new curtains

Werewolf: New Man Cave.

Wicked Witch: Larger broom closet.

Creature from the Black Lagoon: Swimming Pool

Mummy: Finished basement.

Phantom of the Opera: Music room

My Spouse: A new sun room, lightning rods, new wardrobe, private bath, new curtains, new man cave, storage closet, swimming pool, finished basement, music room, garage expansion, in-law suite, anniversary vacation, Christmas gifts, college tuition, pay off the personal loans, maybe a new car, HDTV with surround sound, new grill... (*Can anyone else relate to this?*)

Make your list and we'll see how we can make it come true. Give Chris a call today.

Home Equity Loan Rates

TERM and RATE	Monthly Payment*
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 5.74%	

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

Real estate values have been moving up. Do you have equity in your residence that may help you adjust your loan payments with other creditors? Ask Chris about the potential benefits of having a Home Equity Line of Credit available for taxes, tuition, replacing higher credit card debt, and a host of other uses.

We also provide fixed rate home equity loans for terms ranging from one to fifteen years. Lock in on historically low rates and payoff all your high-rate personal loans. You could use this to pay off your existing debt in a fraction of the time. Chris will help with the right loan for you.

Cooler weather is signaling it's time to check the furnace and smoke alarms. If your HVAC unit needs repair or replacement, talk with Chris about our affordable home improvement loans.

We are gearing up for the holidays. Create your budget now, and then let us help you with the gift purchases. We have our short-term credit builder loan, personal loans, and our low-rate Visa card to help you with your spending plans. Chris will help match you up with the best loan service.

Don't let debt wrap you up.



Untangle yourself from those high-rate credit card bills. Our World-Famous Consolidation Loan offers great rates and terms, and we can usually cut your interest rate in half. Call today for the details.

Like all other election cycles, the upcoming midyear election is "the most important one yet." Be sure to register. PA residents have until October 19 to be eligible to vote, while in NJ the deadline is October 13.

All of us can take a lesson from the weather. It pays no attention to criticism.

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