



January 2017

Investing in our members since 1940



Wishing all of our members and families a Happy, Safe and Prosperous New Year. As you make your resolutions, ask us how we may help you save more money in 2017. We have some of the best CD and money market rates in the region, and a variety of affordable loans to help reduce debt faster. Our sole reason for being in business is to help members like you to prosper. Each of us has a vested interest in your success. Let's work together to make 2017 the best year yet, and make all of your resolutions a reality.

It seems like just last month we couldn't wait for the postman to make the daily rounds and deliver all those gifts we ordered on line. Every day brought anticipation and joy as packages came to fill the tree and stockings with all the presents the kids asked for.

Now when the post office truck pulls up, we are filled with dread as we receive bills from the credit card companies. Somehow we're just not as enthusiastic about opening the mail. But if you are reading this, you'll know that we have another good ending to the story.

From our short term loans to our home equity lines of credit; from Visa credit cards to our consolidation loans, we have a number of ways to payoff that high rate debt at lower interest and lower monthly payments. Come in and talk with Chris, Cathy or Leeydra. We'll get the debts all restructured so you can look forward to seeing the postman again, delivering the *Jelly of the Month Club*, the gift that keeps giving throughout the entire year.

<b>Home Equity Rates</b> <i>Effective January 1, 2017</i>		
<b>TERM and RATE</b>	<b>Monthly Payment*</b>	
5 years.....as low as <b>3.25%</b>	<b>\$18.08</b>	
6-10years...as low as <b>3.99%</b>	<b>\$10.12</b>	
11-15 years as low as <b>4.99%</b>	<b>\$ 7.91</b>	

\*Approximate monthly payments for each \$1,000 borrowed at maximum term.  
**Home Equity Line of Credit 3.75%**

Get your UDBell Card today.



<b>Certificates of Deposit</b> <i>Effective January 1, 2017</i>		
<b>TERM</b>	<b>RATE</b>	<b>APY</b>
<b>6 Months</b>	<b>0.35%</b>	<b>0.35%</b>
<b>9 Months</b>	<b>0.40%</b>	<b>0.40%</b>
<b>12 Months</b>	<b>1.00%</b>	<b>1.01%</b>
<b>15 Months</b>	<b>0.75%</b>	<b>0.75%</b>
<b>24 Months</b>	<b>0.99%</b>	<b>1.00%</b>
<b>30 Months</b>	<b>1.24%</b>	<b>1.25%</b>
<b>IRA</b>	<b>1.00%</b>	<b>1.01%</b>

*Rates subject to change without notice.  
Only \$500 to invest in a CD!*

**Super Share Rates:**

<b>AMOUNT</b>	<b>RATE</b>	<b>APY</b>
<b>\$3,000-\$24,999</b>	<b>0.30%</b>	<b>0.30%</b>
<b>\$25,000-\$49,999</b>	<b>0.35%</b>	<b>0.35%</b>
<b>\$50,000-\$74,999</b>	<b>0.40%</b>	<b>0.40%</b>
<b>\$75,000+</b>	<b>0.45%</b>	<b>0.45%</b>

## Save for Retirement

With the ringing in of 2017, it's that time again for New Year's Resolutions. If you are like the majority of Americans, then your top three resolutions continue to be the same:

1. Lose weight
2. Get organized
3. **Spend less, save more**

Additionally, 80% of Americans between ages 30-54 believe they will not have enough money saved by the time they retire. It is in this spirit that we want to help you with Financial New Year's Resolutions you can keep!

- Get a FREE assessment of your finances.
- Find out if you are on track for Retirement.
- Implement an actionable plan towards your most important financial goals.

Talk to our Financial Advisor today to start 2017 off on the right financial foot!

### Bob Protesto

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Securities offered through BCG Securities, Inc.,  
a member firm of FINRA & SIPC. 888.394.2247

The office will be closed on Monday,  
January 16, 2017 in honor of  
**Dr. Martin Luther King Day.**



**“Let Freedom Ring.”**

Getting ready to start tax preparation? Keep your December statement nearby. It will give you the 2016 Dividend and Mortgage Interest figures you'll need. The tax forms will be mailed in January.

Have you met our '**Loan Star**'?

We're not talking about Cowboys or Texans, but we have a new sheriff in town. Come in and meet Chris Holzer, our new loan officer. Chris has years of experience and has already helped a number of members with their loans. He'll help you understand your credit report and work with you to improve it, either by identifying items to correct or helping to pay off higher priced loans. He's a great resource and we're happy to have him at UDBell.

Now is the time for an annual review of your W-4 withholding. If you got married or divorced, gained or lost a dependent, changed your name, or had major changes with non-wage income, family income, or itemized deductions, it's time to check your withholdings. While several people like the one shot refund check as a sort of 'forced savings' plan, the alternate method of increasing deductions (which in turn will increase your take home pay) is also appealing. Start saving more each week to build an emergency fund or use the extra cash to pay down debt. It's your money, and you should control how it's used.

Have you signed up for E-Statements? You'll get your statement on the first business day of each month at UDB@Home. It's faster delivery, secure, and you can retrieve up to two years of statements. Either sign up on the home banking site or call the office for set-up.

Looking for a way to start (or re-establish) your credit report? We have our Credit Builder Loan to help our members. With just two paystubs you may be eligible to get our \$1,000 short term loan. It can help lead to more credit later. See Leeydra or Cathy for your solution.

**“Be at war with your vices, at peace with your neighbor, and let every new year find you a better man.”**

Ben Franklin

**“Your success and happiness lies within you. Resolve to keep happy, and your joy and you shall form an invincible host against difficulties.”**

Helen Keller