



June 2016

Proudly serving our members since 1940



On June 19 we'll be celebrating Father's Day. What a great time to thank dad for teaching us the right way to do things. Dad was there to help with the homework, play catch, attend the recitals and ball games, fix the broken toys, pay allowance, and kept getting smarter as we got older. Here's to fathers everywhere and the positive impact they have on our families and society.

When it comes to your money, the credit union will act in a paternal way to protect your finances from the effects of this uncertain economy. We'll help each member individually and offer advice on strategies to save more.

The Credit Union is pleased to announce its' brand new **Credit Builder Loan**. If you have a new graduate looking to establish credit, or have fallen on difficult times that may have impacted your credit score, this is your opportunity to (re)establish a credit history that will help propel your FICO score onwards and upwards. All you will need are two recent paystubs and have your account in good standing. This is a simple method to tackle a complicated credit score. Start on your path to better credit today!

Are you paying too much for your car loan? Try this quick test to see if we can save you money. Take the current balance you owe, and the approximate period of time you have left. Then compare the payments you are currently making to the factors in the chart. If you are paying more than the factor result, we can probably lower your interest rate and save you some money.

Factors for each \$1,000 outstanding

<u>Remaining Term</u>	<u>Monthly Payment</u>
24 Months	\$44.85
36 Months	\$30.00
48 Months	\$23.10
60 Months	\$19.00

For example, if you had \$15,000 remaining on your original note, and had three years remaining, you would multiply

15 x \$30.00 = \$450.00.

If you are paying more on your individual calculation, call the credit union today to see how much we can lower your payment and save you money.

Need a car for the college bound student? Maybe an update for the family van? Or just a change for the daily commute? With our low car rates you can afford to get the car you want. Call us at 800-235-1883 to begin the pre-qualification process.



Maybe you don't need a new car, but a well maintained used car. Try the folks at Enterprise for an affordable option. You can see their inventory on-line at www.enterprisecarsales.com, or visit one of their locations in the Delaware Valley. Combine their great cars and our great rates and you'll be driving in affordable style.



Have you signed up for **On Line Banking**? It's the fastest and easiest way to get your account information. Check your account history, make transfers, verify ATM withdrawals, get access to **e-statements**, and use it to access our **Bill Pay Service**. Call today to enroll for this convenient and free way to monitor your money.



We would like to take the opportunity to welcome Patty Buek to our staff and introduce her to our members. Patty has lots of credit union experience and looks forward to meeting you. We're sure you'll enjoy her delightful personality and professionalism.

Get your **UDBell Card** today.



Summer and vacation time is here. Spend wisely. Check your credit card rate. Is it lower than **9.90%**? Maybe it's time to change cards and save some pocket change in the process.

Are you getting the best return you can on your credit union membership? Are you investing in the one year CD, which is (still) paying a rate of 1.00%? It's a great vehicle to let your money grow faster and still have a quick maturity. Ask us about a plan to have CDs maturing frequently throughout the year to provide better liquidity while earning a higher rate. We'll help you get started with as little as \$500. Invest like the pros do without any fees!

Did you know...that from Short Term Loans to first mortgages, from vacation loans to home equity loans and lines of credit, we have money to lend at terrific rates? Get your loan(s) before the next Fed rate hike. We'll always offer competitive rates, but maybe never lower than right now. Call us today.

Certificates of Deposit <i>Effective June 1, 2016</i>		
TERM	RATE	APY
6 Months	0.35%	0.35%
9 Months	0.40%	0.40%
12 Months	1.00%	1.01%
15 Months	0.75%	0.75%
24 Months	0.99%	1.00%
30 Months	1.24%	1.25%
IRA	1.00%	1.01%

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

Super \$hare Rates:

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

Looking for more of me?



UDBell can help!

Ask us about our Short Term loan. You can borrow up to fifty Jackson bills for as little as \$41 per week repayment. Call today for details.

"To be a member of the upper crust you need a lot of dough."

A.E. Neuman