



August 2016

Where People are worth more than money.

This is one of the busiest vacation times of the year. Get away and enjoy yourself with the knowledge that we'll keep your money working harder than ever for you.

You'll get the best short term money market rates with our Super \$hare account, and a Million Dollar investment rate for your one year Certificate of Deposit. You only need \$500 to get the best yield on your CD.

Treat yourself to a summer treat with all the money you save by not paying those pesky fees all the big banks like to charge. We think your money should be in your pocket, not theirs. When you're asked what's in your wallet, tell them you carry a no fee UDBell Visa and surcharge free debit card.



Thinking about Retirement?

A happy and fulfilling retirement means different things to different people. Once you determine what will give you peace of mind in retirement, it's important to know how you can get there financially. Social Security benefits represent only 39%¹ of retirees' income. Additionally, if you claim your benefit before your Full Retirement Age, your monthly check could be permanently reduced by as much as 25%. How will you pay for the rest of your retirement? We can now help you put the optimal plan together to help answer:

- ✓ When can I retire?
- ✓ How should I be invested in my 401k, IRA, or investment accounts?
- ✓ How do I make sure I don't outlive my money?
- ✓ What happens if I need long-term care?

Sit down and talk with our Financial Advisor, Bob Protesto, for your free consultation and Financial Plan!

Bob Protesto

Financial Advisor

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¹ Social Security Administration

The road to your next home starts here. And it can start right now, with fast results, lower fees and less red tape. If you are looking to buy a new home or refinance at these historically low rates, contact our mortgage center by calling **800-808-2662**, or visit the credit union web site at <https://udbell.mortgagewebcenter.com>. Our lenders are ready to help you find the right financing for your new home!

Certificates of Deposit		
Effective August 1, 2016		
TERM	RATE	APY
5 and 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	0.75%	0.75%
You may invest in any CD for as little as \$500		
Super \$hare		
\$3,000 to \$24,999	0.30%	0.30%
\$25,000 to \$49,999	0.35%	0.35%
\$50,000 to \$74,999	0.40%	0.40%
\$75,000 +	0.45%	0.45%
<i>Rates subject to change without notice.</i>		

Check out these great car rates!

UDBell New Car Rates

Up to 3 Years as low as **1.99%**
Up to 6 Years as low as **2.15%**

UDBell Used Car Rates

Up to 5 Years as low as **2.50%**

And while you're at it, ask about our Gap Insurance to protect you on the difference between your insurance's replacement value and your loan balance. Most dealers offer Gap for \$700 to \$850. Our policy cost is just \$225. It's an affordable way to protect yourself from depreciation on your new vehicle.

**Get a new car for your spouse.
It'll be a great trade!**

Looking for a great used car?



Check out the offering from our corporate partner, **Enterprise Car Sales**. You'll get a great car, great value, and great rate. And that's as good as it gets!

If you're looking for a car, visit their site at <http://www.enterprisecarsales.com/locations#> to find the Enterprise Car Sales closest to you. Be sure to let them know you are a UDBell member to get their best deal.

UDB@Home

So far the response to our new UDB@Home site has been positive, but we have received the same question from a number of members asking "How to switch between accounts?"

When you are in the site, click on the  that appears on the top right of the page. It will then enable you to see your related accounts and navigate back and forth.

Please note there are new password rules in effect. You may keep your existing password as is, but any new resets will include an alpha and numeric password including one capital and one small letter, a number and a special character.

Last month we had a record number of members sign up for *free e-statements*. Did you know that once you set up e-statements you'll be able to archive up to 24 months of history with *no fee*? Plus you will receive the *free* e-statement on the first business day of each month. And did I mention that there is *no cost* for this service?

While signing up, you may want to review the benefits of our free **Bill Pay** service, too. It's simple to set up, easy to track your payments, and eliminates the need of writing checks and the related postage and mailing. Once you try it you'll never go back to the check book.

**Credit. It's in our name
and it's what we do.**

In June we introduced the new **Credit Builder Loan** and have been thrilled with the member response to the program. 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!

Home Equity Loan Rates

TERM and RATE	Monthly Payment*
5 years.....as low as 3.50%	\$18.19
6-10years...as low as 4.25%	\$10.25
11-15 years as low as 4.95%	\$ 7.89
*Approximate monthly payments for each \$1,000 at lowest rate and maximum term.	
Home Equity Line of Credit as low as 3.00%	

Well, the conventions are over and now the fun begins. As A. E. Neuman noted, ***"The only thing more depressing than another presidential election is what's likely to result from it."***