



August 2018

Where People are worth more than money.

You're in line ready to check out when you suddenly remember your checking account had payment activity and there may not be enough to cover the groceries. Not to worry: **Courtesy Pay** can help make your debit card purchase go through. Call the office today to register your account and debit card for this additional layer of payment protection.



### Is your Retirement as Well Planned Out as Your Vacation?

July & August: the time to pack up the kids, boogie boards, and beach chairs and head down to the Shore for a little R&R. However, if you are like most Americans, you've spent more time this year researching and planning your summer vacation than planning for your eventual retirement.

In a recent survey from Charles Schwab, 39% of people said they spent 5 hours or more exploring vacation options this year, and over 50% said they spent at least 5 hours researching the last car they bought. Meanwhile, only 11% said they spent the same amount of time researching investments in their 401k and planning for their eventual retirement.

And on a certain level it makes sense. Planning for "the fun and near-term" is much more enjoyable than planning for the "necessary but far-off". However, there is one ultimate truth that separates those who are worry-free in retirement versus those who are worry-ful:

***The earlier you start saving and planning for your retirement, the better!***

Talk to us to relieve some of the confusion and burden when it comes to Retirement Planning. Set up a time with our Financial Advisor for a free, no-obligation consultation.

**Bob Protesto, CRPC®**

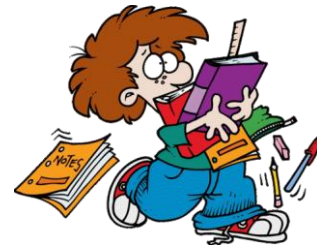
Financial Advisor

856-857-6732

[rprotesto@bcgsecurities.com](mailto:rprotesto@bcgsecurities.com)

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

As this newsletter is being written we are in the midst of the hot, hazy, humid weather typical for July, but watching commercials reminds us that Back to School time has officially arrived! Whether shopping for notepads or iPads, backpacks or suit cases; uniforms or a whole new college wardrobe, we can help. Talk with Chris about how you can payoff higher rate credit cards used for the *BTS* purchases. You can generally cut your interest rate in half, if not more.



And while we are talking about returning to school (and never starting a sentence with the word "And"), let's make sure your student is set up with the right financial tools. It is not too late to open a free checking account with a debit card for any student 18 or older. You may use our online banking to make transfers into his or her account as needed.

Talk with Chris about opening a Visa credit card for your student. It will help establish a credit history while in school that will be considered by potential employers, car dealers, landlords or mortgage companies, insurance rates and more after graduation. Now is the time to earn 'credits' for your credit while in school.

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

If you've been thinking about buying a new car, now may be a good time to act. Take advantage of our great rates to buy a new car, or negotiate for a 'leftover' as the dealerships begin stocking up on the new year models. Talk with Chris to get pre-approved so you may buy with confidence.

**Check out these great car rates!**

**UDBell New Car Rates**

Up to 6 Years as low as **2.69%**

Up to 7 Years as low as **2.99%**

**UDBell Used Car Rates**

Up to 5 Years as low as **2.99%**

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 \$299.** It's an affordable way to protect yourself from depreciation on your new vehicle.

**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#> or call 888-227-7253 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.

**Home Equity Fixed Rate Loans**

<b>TERM and RATE</b>	<b>Monthly Payment*</b>
5 years.....as low as <b>3.74%</b>	<b>\$184.00</b>
6-10years...as low as <b>4.24%</b>	<b>\$102.50</b>
11-15 years as low as <b>4.99%</b>	<b>\$ 79.12</b>

**Home Equity Line of Credit** as low as **5.00%**

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

Nearly four years ago we introduced the **Credit Builder Loan** and have been thrilled with the member response to the program. It has helped make credit available to a number of members who have since improved their borrowing history and are now able to obtain more money at lower rates.

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. Stop in and see Maureen or Wendy to start on your path to better credit today!

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

UDBell is your credit union. What can we do for you? Let us know your thoughts and ideas on how we can serve you better. We really want to hear from you. Whether you are one of the 'regulars' who stops in daily, or live on the other side of the country but still maintain your relationship with us, you may have a suggestion that would benefit all of our members. Our daily goal is to be the best financial organization in the world for the best members in the world. Thank you for choosing UDBell!

Be sure you are getting the best return on your savings. Open your **Savers Plus** account today. You will get 1.25% on balances up to \$2,500, and the money is available for withdrawal without penalty.

Parents and Grandparents may want to open a **Kids Plus** account that earns 3.00% on the first \$500. This is available for children up to age 18. Encourage them to save at a young age to develop a lifelong habit.

***If you find yourself in a hole, the first thing to do is stop digging.***