



September 2016

Investing in our members since 1940

**“When’s he coming back? I’m lost without him!”** When George II, our touchtone teller, decided to go on an unplanned vacation, our members (and we) were in a panic. He sure got our attention on how important he is with our members. We just wanted to assure everyone that we found him in Rio, competing in the circuit relays. He got salt water and sand in his memory chips, but other than that he’s ready to return. We expect him back after he appears on **Dancing with the Stars**.

If you want to call and welcome him back, just call 610-734-3718. He can’t wait to help you with your account information. Don’t forget that you may also call our 24/7 Call Center at 888-837-6500. Thanks for your patience!



Have you recently purchased a new or used car at the dealer and just knew the monthly payments would fit your budget? Take a second look and see what rate and term you have for those ‘affordable’ payments. We think we can reduce both the rate and term of your loan while maintaining the same amount of payment. You can select weekly or bi-weekly repayment plans which may fit your budget even better. We’ve helped a lot of other members; now we’re looking to help you.

**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%**

Get your **UDBell** Card today.



Back To School 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.

**Did you know...** that over half of American households would feel the financial impact from the loss of their primary wage earner in one year or less? In fact, over 40% would feel the impact within 6 months! Major reasons given for owning life insurance include covering burial and other final expenses (51 percent), to help replace lost income (34 percent) and to help pay off the mortgage (26 percent). Additionally, 30% of households know they need more coverage and 25% wish their spouse or partner would purchase some or more insurance.

The good news is that many people believe insurance is more expensive than it is. On average, consumers estimate the cost to be twice as high as the actual cost.

Now would be the right time to talk to our financial advisor Bob Protesto from the Haddon Planning Group to make sure you and your family are well protected.

**Bob Protesto**

Financial Advisor

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All facts are from LIMRA’s life insurance consumer studies

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**“Back to School”**. Can you believe it’s already here? As you get your children spruced up on the fundamentals of A-B-C’s and 1, 2, 3’s, don’t forget to do some homework, too.

What interest are you earning at other institutions? Can you place some savings or checking account money into a higher paying CD? We’ve got great rates for you.

What rate is on your credit card? Have you been hit with all the innovative fees recently introduced by the big card issuers? Compare them to our Visa rate of 9.90%.

When you bought your car from the dealer, what rate are you actually paying? The monthly payments are affordable, but could they go lower with a UDBell car loan?

Just as the teacher is there to help your children, we are here to help you. Let us know how we can work with you to improve your savings.



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

Did you know that you could get a higher yield on your savings by investing in a **Certificate of Deposit**? These fixed rate plans start with as little as \$500.00. See how much more you can make on your hard earned money.

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 <https://udbell.mortgagewebcenter.com>. Our lenders are ready to help you find the right financing for your new home!

It is Back to School time and here is your homework assignment: Put **ICE** on your (and your student’s) cell phone.



**In Case** of **Emergency** numbers can be critical in the event medical or law personnel need to reach your important contacts. This helps eliminate the need for the paramedics to scroll through your entire list to determine who to call. Be sure your number is on your child’s phone.

### **Home Equity Loan Rates**

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

On September 11 (and all days), please keep our soldiers, sailors and airmen in your prayers as they protect and defend us across the globe. They are our country’s best.

**“Let’s roll.”** Todd Beamer, United 93