



October 2016

Investing in our members since 1940



No tricks, just treats. We've got everything you need; we'll give you what you want. One can't help but be frightened by the vampires lurking and ready to sink their fangs in your wallet. Or evil doctors replicating one clone after another. Witches cackling as their brew creates a fog of confusion. Of course I'm talking about Halloween themes. (What? You thought I was alluding to the sales techniques of a bank recently in the news?)

At UDBell we will always welcome you as a friend and take care of your business promptly. We're always be ready to help you with the services you want, but on your schedule. Thank you for your business with UDBell.

Fall just arrived and that means Thanksgiving and Christmas are approaching fast. Need some money for gifts? Maybe heater repair? New oven for the holiday meals? We can help! From our short term **Credit Builder Loan** to our low rate **Home Equity Loans**, we've got your solution. Take advantage of our low rates before the Fed begins the rate hikes.

Looking to upgrade transportation?



UDBell New Car (and Broom) Rates

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

UDBell Used Car (and Broom) Rates

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

Home Equity Rates

Effective October 1, 2016

These rates guaranteed not to haunt you!

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
5 years.....as low as 3.25%	\$18.08
6-10years...as low as 3.99%	\$10.12
11-15 years as low as 4.99%	\$ 7.91

*Approximate monthly payments for each \$1,000 borrowed at maximum term.



On the road and can't get to the office? Need to make a weekend deposit? Stuck in the city and need cash? Try any of our 5,000+ branches. Check our locations at <http://www.sharedbranching.org/> or by calling **800-919-2872**.



Home Equity Line of Credit 3.00%

Do you have enough in savings to address budgeted and emergency situations? Check out a short term CD or Super Share account to keep your money growing at a faster rate, while still having it readily available. Think about a structured approach and have your investments timed to mature at various intervals. We can help you with your plans.

Certificates of Deposit <i>Effective October 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 Share 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%

He's back!



George II has returned to duty.

If you want to call and welcome him back, just call **610-734-3718** or **800-235-4035**. He can't wait to help you with your account information, including balances, transfers, cleared payments and more.

Don't forget that you may also call our 24/7 Call Center at 888-837-6500. Thanks for your patience!

Get your UDBell Card today.



Compare our low rates and minimum fees to the bank cards. You'll get more for your money with your UDBell card. Apply for your Visa card today.

Retirement Happiness

Believe it or not, there is an emerging field in the area of economics known as "happiness research." When brainstorming how retirees can improve their odds of a happier retirement, researchers have found four key takeaways:

1. Have a plan. Those who have planned for retirement are happier than those who did not.
2. Think ahead. Having a clear idea about how you will spend your retirement years is crucial to how happy you will be. What are you saving your money for?
3. Buy yourself income. Those who have guaranteed income streams are happier than those who rely solely on their 401(k)s and IRAs. If you do not have a company pension, one solution is to buy yourself income with an annuity.
4. Invest in friendship. Recent research suggests that regularly seeing friends and family provides a greater boost to mental health than having material objects.

Talk to our advisor to learn how you can retire happy.

Bob Protesto

Financial Advisor

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Don't let debt wrap you up.



Untangle yourself from those high rate credit card bills. Our Consolidation Loan offers great rates and terms, and we can usually cut your interest rate in half. Call today for the details.

My goal for 2016 was to lose just 10 pounds ... only 15 to go!