



**November 2016**

***UDBell. Where People are more important than money.***



Thanksgiving is the perfect time to let you know how much we appreciate your friendship and business. Over the last seventy-five years our success has been driven in no small part by our great members. Your patronage and participation allows us to continue to assist members individually and collectively grow stronger each day. So thank you for being such an important contributor to the well-being of our organization. We are truly blessed to have members like you, and invite your family to apply for credit union membership as well. All of us at UDBell wish you and your loved ones the very best for Thanksgiving.

We'd also like to extend our prayers and gratitude to all of our Veterans. Thank you for your service in defending our nation and us. You are the very best our country has to offer. We appreciate every sacrifice you made to make our lives safer and better. God bless you.

By the time you read this article, Christmas will be less than two months away. Are you ready for the shopping and spending? Be sure you start with a written budget. Impulse buying will cost you a lot, especially with limited funds for other essentials and possible interest expenses.

We can help with the funding. Our 12 month **Christmas Loan** can help fund your shopping list at an affordable rate.

Our **Visa** has one of the lowest credit card rates in the nation. No teaser rates, just a flat rate ranging from 8.90% to 14.00% based on your FICO score. Our highest rates are usually lower than other institutions' regular rate. Compare that to the industry leaders and you'll see your credit union value!

We can provide our **Credit Builder Loan** as an alternative for those with no credit history or trying to rebuild their scores. Call us today to see how we can help you with your affordable holiday spending. Our credit elves are ready to assist you!

### **November is Long-term Care Awareness Month**

No retirement plan is complete without a plan for Long-term Care. According to the US Department of Health and Human Services, 70% of people who live past 65 will need some form of long-term care. If you're married, there's a 90% likelihood either you or your spouse will need care. In other words, if you live to retirement age, odds are good that you'll end up needing some sort of long-term care.

And it isn't cheap. According to Pennsylvania Health Care Association, the median annual cost for a private room in a Pennsylvania nursing home is \$116,800, and could be as much as \$135,000. Since long-term care is not always covered by health insurance or Medicare, retirees need to have a plan on how to address the possible expense.

Talk with our financial advisor today to learn more.

**Bob Protesto**  
**856-857-6732**

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

We would like to take the opportunity to welcome Maureen Craig to our staff and introduce her to our members. Maureen brings us a wealth of credit union experience and she looks forward to meeting you and helping with your financial needs.

The office will be closed on Friday, November 11 in observance of **Veterans Day**, and Thursday, November 24 as we celebrate **Thanksgiving**.

UDB@Home is available for PC and mobile inquiries, or use our touchtone phone service, George II, at **610-734-3718** and/or the 24/7 CU Service Call Center at **888-837-6500**.

**Update on Debit Cards:** New updated EMV (chip) cards are in process with our vendor and will be sent as soon as they become available. In the meantime some store purchases attempting to be run as "credit" transactions may be impacted. Be sure to ask the cashier to run the card as a debit, requiring your PIN number. This should complete your purchase.

**Home Equity Loan Rates**  
*(get your's before the Fed raises rates!)*

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

\*Approximate monthly payments for each \$1,000 at lowest rate and maximum term  
Home Equity Line of Credit as low as **3.00%**

Have you started sprucing up for Thanksgiving and Christmas? One more item to take care of is eliminating all those high interest rate cards with our low rate **Consolidation Loan**. We'll help you move that mountain of debt to an affordable monthly payment, lower interest and faster payoff maturity. It's a great way to clear your high balances and improve your credit score, and will help position your finances before the New Year. Call us to see how this loan may help you.

**It's a holiday tradition.**



The credit union will be collecting toys at the office for the **USMC Toys for Tots** drive. We appreciate your generous support for this charity and the Marines who run it.

**Certificates of Deposit**  
*Effective November 1, 2016*

<b>TERM</b>	<b>RATE</b>	<b>APY</b>
<b>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>

\*still one of the best rates in the region.  
*Rates subject to change without notice.*  
*Only \$500 to invest in a CD!*

**Super \$hare Rates:**

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

Did you sign up for UDB@Home, our home banking solution? You can look up transactions, balances, make transfers, and use our free Bill Pay service. It will help simplify your accounting and save you time and postage. Enroll today.

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

And finally, Will Rogers' timeless observation applied to the past election:

***"The more you read and observe about this Politics thing, you got to admit that each party is worse than the other."***

Happy Thanksgiving from all of us at UDBell.