



UDBELL
Federal Credit Union

November 2024

Where People are worth more than money.

November is that gift of the calendar that gives us a chance to salute our Veterans and to gather with family and friends to celebrate the many blessings we have in our lives. It's an opportunity to catch our breath before the holidays and related activities take control of our lives. We wish all of you the very best and thank you for your membership and business at UDBell. Thanks for another great year.



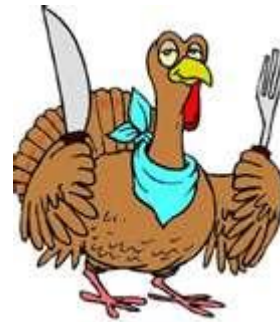
We honor and thank our Veterans on November 11 for all their service in protecting us. As we get ready to celebrate Thanksgiving, let's take a moment to remember all of the family holidays our military personnel have missed while defending us. We are forever grateful to the brave men and women who have so proudly served our country.

Everything seems to be more expensive these days. From cars to appliances, housing and insurance, home goods and groceries. Let us help you restructure your various loans with either a refinance or consolidation loan. We'll generate monthly savings for you just in time to buy your Thanksgiving turkey, stuffing, and all the rest for your family celebration. And while you're at it, talk with Chris about our affordable Christmas loan. It will help you as you prepare your gift list.

Planning for the future shouldn't be limited to our Thanksgiving dinner or making a list of holiday presents. It must also include our plans for life's major events. There is still time to make financial decisions for this year. If you are contemplating retirement, switching jobs (and related 401k plan), looking to diversify, or any other questions concerning how to handle your savings, call Bob Protesto for a confidential consultation. He has helped a number of our members shore up their resources and is looking forward to helping you. Contact Bob today.

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Speaking about gift buying, sometimes you may be buying an item directly from an overseas vendor. Please call us before making the purchase so that we may place allowances on your card to have your outside the USA transaction approved.

Let's stay in touch. We're always looking out for the safety of our members' funds. Do we have your most up to date contact information? Be sure we have your cell number in the event we need to verify a transaction on your account or debit card.

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Coming soon! A new and improved Home Banking Platform. We are finalizing a new look and feel to our on-line platform and will be presenting it to our members upon completion.



Before we get too caught up in holiday preparation, be sure to look over your credit card statement(s) and see what rate you are paying on each card. Even though the Fed has begun to lower rates incrementally, the large banks have not followed when it comes to loan services. In many cases the major issuers are charging north of 20%. You may be paying too much. Check with Chris to apply for our low rate UDBell Visa card. We continue to offer rates as low as 8.9%, with the highest rate of 14.00%, in many cases half of what big banks charge. We're certain we can lower the rate you pay for a credit card. We will help you transfer the balance and begin using a much more affordable UDBell Visa card. Call us today.

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

Late October offered some Summer like days, but we know with the resumption of Standard Time that the days are getting shorter and colder. Make sure the furnace is up to snuff and that the windows are tightly sealed. If you need some extra cash for repairs or replacements, talk with Chris about any of our many affordable loans that can be tailored for your needs.

Does this sound familiar... *'The sale ends today, but I don't get paid until Friday.'* Don't get stuck at the check-out line. Make sure you have the extra \$400 **Courtesy Pay Protection** built into your debit card. There is no charge to have the protection in place, and no fee unless you do not have the funds to cover the transaction, in which case a \$24 fee will be applied. Be confident that your debit card shopping/ internet purchase/ take out order, etc., will go through. Call today to opt in to this service and be set for the holiday shopping season.

**Get a Million Dollar Rate CD
for as little as \$500!**

Certificates of Deposit		
TERM	RATE	APY
6,9,12 & 15 Months	4.167%	4.25%
24 Months	3.922%	4.00%
30 Months	3.682%	3.75%
IRA	3.922%	4.00%

*Rates subject to change without notice.
Only \$500 needed to invest in a CD!*



The office will be closed on Monday, November 11 in honor of Veterans Day, and on Thursday, November 28 as we celebrate Thanksgiving.



***"Thanksgiving isn't just a day;
it's a way of life."***

Home Equity Loan Rates	
TERM and RATE	Monthly Payment*
5 years.....as low as 6.49%	\$195.65
6-10years...as low as 6.99%	\$116.10
11-15 years as low as 7.24%	\$ 91.30
Ten Year HELoC as low as 7.49%	

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

Did you know... That the credit union offers a "Skip-A-Payment" Program for personal and car loans? This is available for all members in good standing. Borrowers may skip up to one month per calendar year. A modification agreement will be signed to ensure your loan file reflects the skip and it will keep your credit report intact.

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

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