



January 2019

Investing in our members since 1940



Wishing all of our members and families a Happy, Safe and Prosperous New Year. As you make your resolutions, ask us how we may help you save more money in 2019. We have some of the best CD and money market rates in the region, terrific Savers Plus and Kids Plus accounts (see next article) and a variety of affordable loans to help reduce debt faster. Our sole reason for being in business is to help members like you to prosper. Each of us has a vested interest in your success. Let's work together to make 2019 the best savings year yet and make all of your resolutions a reality.

Last year Upper Darby Belltelco offered two new savings accounts to help our members save more. In 2019 we are ringing in the New Year with an enhanced **Savers Plus** account by paying **2.019% on the first \$2,500.00** on deposit*. If you already have an Upper Darby Belltelco main account (and you do if you are getting this newsletter with your statement) all you need to do is contact the credit union to get the **Savers Plus** account added to your main account. New member accounts will need two forms of photo ID.

Our younger members can get off to a great start with the **Kids Plus Savings** account. Open one for your child/ grandchild today and get **3.00% on the first \$500.00** in the account*. This is a spectacular rate to help your children begin their savings with UDBell. This account is available for all family members under the age of eighteen. Encourage your family members to join the credit union to take advantage of this great rate. To start an account for your child, we will need a copy of their birth certificate and social security number.

Both the Savers Plus and Kids Plus accounts may be opened for the full balance, or we can set up direct deposit or funds transfer on a weekly/biweekly or monthly cycle. We're confident that this can help all of our members earn extra interest in 2019 and beyond.

*One Kids Plus and/or Savers Plus account per member. Balances over \$500.00 for Kids Plus and \$2500.00 for Savers Plus club accounts earn our regular savings rate of 0.25%. Kids Plus accounts are joint accounts with parent/grandparent as co-owner. At age 18 the entire Kids Plus account balance will earn our regular savings account rate of 0.25%. Rates are subject to change without notice

The office will be closed on Monday,
January 21, 2019 in honor of
Dr. Martin Luther King Day.



"Let Freedom Ring."

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Getting ready to start tax preparation? Keep your December statement nearby. It will give you the 2018 Dividend and Real Estate Mortgage Interest figures you'll need. The tax forms will be mailed in January.

Looking for a way to start (or re-establish) your credit report? We have our **Credit Builder Loan** to help our members. With just two paystubs you may be eligible to get our \$1,000 short term loan. It can help lead to more credit later. See Maureen or Wendy for your solution.

Board of Directors Election Notice

It's that time of the year again when a portion of your Board of Directors are up for re-election. Michael Hennessy and Andy Laloup will need to be re-confirmed for another two years. Individuals interested in volunteering to take part in the management of their credit union can work with the Supervisory Committee now to get a feel for these positions and their responsibilities.

These important volunteer positions require dedicated individuals to plan, set policies and direct your member owned Credit Union. They provide oversight to insure that it operates in a sound, prudent manner that meets the needs and wishes of its member owners, along with adhering to all federal and state regulations.

All members in good standing are eligible to place their name in nomination for the Board of Directors or one of the appointed positions on the Supervisory Committee. Your help to sustain the credit union and keep it a well-managed, financially sound organization as we move forward is appreciated.

Anyone interested in running for one of these volunteer positions must submit a brief statement of his or her qualifications, along with biographical data (75 words or less) to the Nominating Committee by March 1, 2019. Call for details. If approved by the Committee, their name will be placed in nomination for the elections to be held at our annual meeting on March 28, 2019. There will be no nominations from the floor at the meeting. A ballot election will take place at the meeting, if required, among those members attending the meeting.

March 28, 2019 Annual Meeting Reservation

NAME: _____

ACCOUNT NUMBER: _____

NUMBER OF GUESTS:

_____ Adults @ \$10/per person \$ _____

_____ Children @ \$5/under 12 \$ _____

_____ TOTAL \$ _____

___ Check Enclosed or

___ Charge Share Account _____

Please return to UDBell by March 15, 2019.

Save for Retirement

With the ringing in of 2019, it's that time again for New Year's Resolutions. If you are like the majority of Americans, then your top three resolutions continue to be the same:

1. Lose weight
2. Get organized
3. **Spend less, save more**

Additionally, 80% of Americans between ages 30-54 believe they will not have enough money saved by the time they retire. It is in this spirit that we want to help you with Financial New Year's Resolutions you can keep!

- Get a FREE assessment of your finances.
- Find out if you are on track for Retirement.
- Implement an actionable plan towards your most important financial goals.

Talk to our Financial Advisor today to start your 2019 off on the right financial foot!

Bob Protesto

Financial Advisor

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

Certificates of Deposit

Effective January 1, 2019

TERM	RATE	APY
5 Months	0.60%	0.60%
6 & 9 Months	1.50%	1.51%
12 & 15 Months	2.25%	2.27%
24 Months	2.50%	2.52%
30 Months	2.60%	2.62%
IRA	2.25%	2.27%

Get a Million Dollar Rate on as little as \$500. Invest in your UDBell CD today and watch your money grow.



Get your UDBell Visa card today.

In 2019, I am making a resolution to avoid things that make me look fat...like scales, mirrors, and photographs.