



**February 2016 Join us at the March 31 Annual Meeting. Details on back page.**

As the presidential campaigns begin to ramp up for the primaries, let us all join George Washington in praying for our country and its future. We hope a leader with the same strength, humility and integrity may emerge to guide us during these uncertain times, and to instill a sense of American unity that has been lacking with all of the political discord and divisiveness.

The United States will be celebrating its 240<sup>th</sup> birthday this year. Here's hoping that we are able to return to the great nation our forefathers envisioned when they camped at Valley Forge, restored at Appomattox, won the peace in 1945 and in reaching the moon and beyond.



### **Debit Card Update**

**"What's in your wallet?"** More importantly, what's it costing you?

Did you know that UDBell began to offer ATM cards in 1986 with no transaction fees or charging for using another institution's **ATM**? And did you know our first debit cards were issued in 2000, again with no transaction fees or limitations on usage for purchases? The feeling then was that it was your money and you should be able to get it (without a fee) when you need it.

Those concepts and efficiencies that we shared at the turn of the century are still in effect. While larger banks and institutions have creative marketing departments that believe consumers are OK with more fees, we believe that old fashioned economics are the best way to help our members save. If you or a family member is getting charged for getting your money, why not look to UDBell as a savings solution.

As a credit union, our sole focus is on our membership. We don't answer to stockholders; just you. In 2016 we will continue to offer no fee debit cards to our members. It's your money, and we want you to **keep it in your wallet.**

**\*Surcharge may be assessed by ATM owner.**

### **Short Term Ca\$h \$olution\$**

In December I thought it was a really good idea to purchase all of the Peanuts inflatables for my front yard Christmas decorations. I just opened the January bill and realized how much it cost! Not only that, but I still have to pay my credit union loan, the cable bill, electric, and tuition.

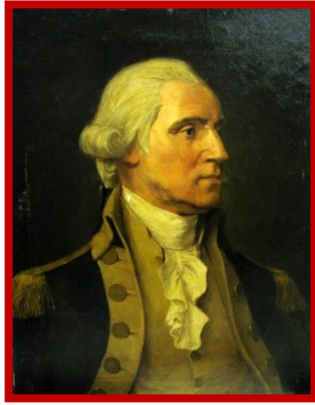


Fortunately the credit union offers a **Skip Payment Program** that will help me juggle the other bills while keeping my credit union loan as current. It's available for all members in good standing, and you may skip up to one month per calendar year. A modification agreement will be signed to insure your credit report and FICO score are not impacted by the skip.

OK. That's a good start, but I still need money to buy the big screen TV for that football game with the Roman numerals in February! The credit union can help! They are offering a **Short Term Loan** for up to \$1,000, with weekly payments at just \$42. At that rate I'll have it paid off before the college football season kicks off!

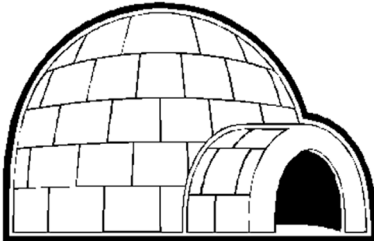
Call us today at 610-734-1884 to see how you can benefit from these short term solutions.

President's Day is February 15, 2016



The office will be closed, but you will have access to your account by dialing 610-734-3718 for touchtone access, going to UDB@Home for on-line access, or by calling our 24/7 Call Center at 888-837-6500.

### Home Equity Loan Rates



Has the winter blast chilled your home? Need new windows? Attic insulation? Replacement doors? Furnace? *We can help warm you up with great rates and repayment plans!*

#### TERM and RATE      Monthly Payment\*

5 years.....as low as **3.50%** **\$18.19**

6-10years...as low as **4.25%** **\$10.25**

11-15 years as low as **4.95%** **\$ 7.89**

\*Approximate monthly payments for each \$1,000 at lowest rate and maximum term.

Home Equity Line of Credit as low as **3.00%**

### Certificates of Deposit *Effective February 1, 2016*

TERM	RATE	APY
5 and 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	0.75%	0.75%

You may invest in any CD for as little as \$500

### Super Share

\$3,000 to \$24,999	0.30%	0.30%
\$25,000 to \$49,999	0.35%	0.35%
\$50,000 to \$74,999	0.40%	0.40%
\$75,000 +	0.55%	0.55%

*Rates subject to change without notice.*

Plan now to join family and friends and enjoy fun and food at this year's **Annual Meeting**, to be held at The Oaks, 511 Oak Lane, Glenolden, PA on Thursday, **March 31, 2016**. You'll hear from the Board of Directors and Management about the condition of your credit union, initiatives in the works and our plans for future growth. You are a part of our success and we would love to see you there! Call us at 800-235-1883 or send in the slip.

### **March 31, 2016** **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 24, 2016.*

We ♥ Our  
Members!

*"I am strongly in favor of common sense, common honesty, and common decency. This makes me forever ineligible for public office."*      H. L. Mencken