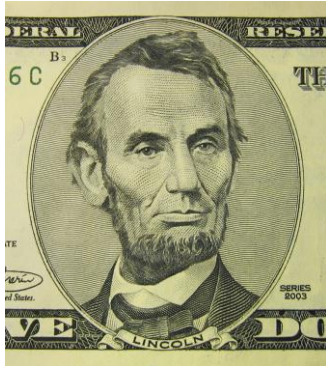




February 2018

Investing in our Members since 1940



One of Honest Abe's quotes was "**Give me six hours to chop down a tree and I will spend the first four hours sharpening the axe.**" It serves as a reminder that our planning will lead to the eventual success of any venture.

Your credit union shares the same core belief in preparing for the future. Be attentive to your members' needs. Give an honest rate on their savings. Help them through the individual hurdles and find a way to help them economically. Find more ways to save you money.

We hope you will join us at the Annual Meeting to share our celebration of 78 years in service to our members.

Reserve the date. Your 78th Annual Meeting will be held **Thursday, March 22, 2018** at **The Oaks**, 511 Oak Lane, Glenolden, PA, starting at 6:45pm. Join us as we celebrate one of the most successful years in UDBell's history. Catch up with friends and meet the Board and staff of your credit union. Find out about our initiatives for this year and beyond in our "State of the Credit Union" address. Please fill out the reservation form on page two or call us at 610-734-1884 today. We look forward to seeing you there!

Max-Out Your Retirement

One of the best things you can do for your retirement is to max out your retirement plan and IRA contributions each year. Traditional IRA, 401(k), and 403(b) contributions are tax-deductible every year you contribute and grow tax-deferred. Roth IRA contributions are after tax, but have the ability to be tax-free when you withdrawal in retirement.

Regardless of the plan, your goal should be to try to contribute to the IRS maximums each and every year. The more you put in, the greater the appreciation over time, and the more secure your retirement will be.

As you sit down to complete your 2017 Tax Forms, realize that you have until the filing deadline – Tuesday, April 17, 2018 – to contribute to your IRA for 2017. If you are under 50, you can contribute up to \$5,500. If you are 50 or over, you can contribute up to \$6,500.

Talk to our Financial Advisor Bob Protesto to learn more and figure out what is best for you!

Bob Protesto

Financial Advisor

856-857-6732 rprotesto@bcgsecurities.com

Being Eagles fans, we're not too fond of anyone with a "star" in the uniform, but we'll make an exception for our 'Loan Star' Chris Holzer. Chris has helped a number of members with affordable loans and can help you, too. From our short term Credit Builder Loan to car loans to long term home equities, Chris can help you structure a loan that will help you meet your financial objectives.

Great Loan Rates!

Home Equity	
TERM and RATE	Monthly Payment*
5 years.....as low as 3.50%	\$182.91
6-10years...as low as 3.99%	\$101.30
11-15 years as low as 4.99%	\$ 79.12
*Based on \$10,000.00 at maximum term.	
Upper Darby Belltelco New Car Rates	
Up to 6 Years	as low as 2.35%
7 Years	as low as 2.75%*
Upper Darby Belltelco Used Car Rates	
Up to 5 Years	as low as 2.50%
6 Years	as low as 3.00%*
* Term now available with GAP insurance	

Have you opened your Savers Plus and / or Kids Plus Account yet?

Let's start with the new **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.

We are also introducing the new **Savers Plus** account for all members. This club account starts with a rate of **1.25% on the first \$2,500.00** on deposit*. If you already have an 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 account added to your main account. New member accounts will need two forms of photo ID.

Both the Kids Plus and Savers 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 2018 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.

Presidents' Day 2018



**Office will be closed on
Monday, February 19
in honor of Presidents Day.**

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. Linda Balmer and Rich Votta will need to be re-confirmed for another two years. Richard Pusey will be returning to the Board and will need confirmation for his two year term. 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 2, 2018. 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 22, 2018. 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 22, 2018
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 16, 2018.