



February 2019

Join us at your March 28 Annual Meeting.

There's been a lot of talk at the office about the **State of the (Credit) Union Address**, and for good reason: We had another great year of serving our members and offering some of the best savings and loan rates available. 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 28, 2019**. 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 on page two.



Short Term Ca\$h Solution\$

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, car loan, electric, tuition, etc..



Fortunately the credit union offers a **Skip Payment Program*** that will help me juggle the other bills while keeping my credit union loan current. It's available on all non-real estate loans for 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 payment.

*** A per loan fee of \$25.00 will be charged for each Skip Payment that is approved.**

OK. That's a good start, but I still needed money to buy the big screen TV for that football game with the Roman numerals in February. And the credit union helped with me with that, too! They offer 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.

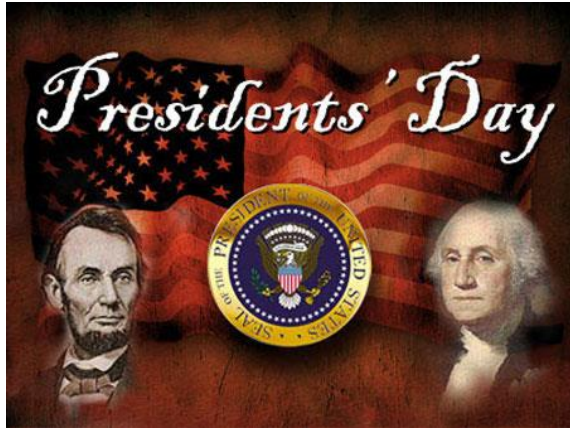
In honor of "Oscar" night, here is your award winning script...



Looking for new **Chariots of Fire**? Try our car loan. You won't feel **The Sting** of a higher dealer rate. We can help you save **Titanic** amounts of money from **Here to Eternity**. While someone with a **Braveheart** may depend on other bank financing and risk **Dances with Wolves** and get worked over like **The English Patient**, **A Man for all Seasons** would know that now is the time to borrow from UDBell, before the economy gets **Rocky**. Whether you are borrowing a few thousand or **A Million Dollar Baby**, you won't have to fight like a **Gladiator** to get a good deal. In fact, it's **My Fair Lady** when it comes to dealing with others. Just ask your **Godfather**. Or **Godfather II**.

So come on in and see Chris, **The Quiet Man**, to get your financing today. OK, that's it. All my other movie titles are **Gone with the Wind**, so that concludes **The King's Speech**.

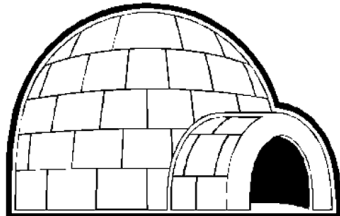
Presidents' Day is February 18, 2019



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.

We  Our Members!

Home Equity Loan Rates



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

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
5 years.....as low as 3.99%	\$18.42
6-10years...as low as 4.49%	\$10.37
11-15 years as low as 4.99%	\$ 7.92

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

Home Equity Line of Credit as low as **5.25%**

Certificates of Deposit *Effective February 1, 2019*

TERM	RATE	APY
6 & 9 Months	1.60%	1.61%
12 & 15 Months	2.50%	2.52%
24 Months	2.70%	2.72%
30 Months	2.80%	2.82%
IRA	2.25%	2.27%

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

Super \$hare

\$3,000 to \$24,999	0.30%	0.30%
\$25,000 to \$49,999	0.40%	0.40%
\$50,000 to \$74,999	0.45%	0.45%
\$75,000 +	0.70%	0.70%

Rates subject to change without notice.

Have you opened your **\$savers Plus** account yet to earn even more interest on your savings? Call 610-734-1883 to have your account established. You can transfer all at once or set up a regularly schedule transfer to build your account.

Is your debit card enrolled for **Courtesy Pay** overdraft protection? There is no charge to have the protection in place, with a \$29 fee assessed only when the account does not have enough to cover the transaction. Be confident that your dining/shopping/internet purchase will go through. Call today to opt in to this service.

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 21, 2019
or call 610-734-1883.*

When tempted to fight fire with fire, remember that the Fire Department usually uses water.