



**March 2016**

**Where People are worth more than money.**

**Spring Cleaning Time** has officially arrived, and so have our solutions to help you with your projects. We've got home improvement loans, garage improvement, landscaping, appliance replacement, storm window financing, new roof, new siding, and patio loans. Or maybe it's time to replace the car with a newer model?

Perhaps the multiple monthly loan bills are weighing you down. Clean 'em up with a lower rate Consolidation Loan, or use our Short Term Loan for a quick shot of cash to direct towards a specific need.

Are you using UDB@Home and the free e-statements and Bill Pay to unclutter your financial tracking? Let us know what you need, and we'll work out your solution.



**Q. Are you a saver? A borrower? Both? How can you use your money more wisely?**

**A.** If the credit union kept a portion of your paycheck, left it in a zero percent account, and returned it to you only after requiring you to complete 20+ forms over a several day period, and then sent it to you at our convenience, you probably wouldn't care for us too much. Yet every year we maintain that very same relationship with those lovable folks at the IRS.

Right now we are scrambling for tax information. If you get a large refund check for your withholdings, consider changing your deductions to get more take-home pay. Use the additional weekly funds to retire debt faster or to save more for a special occasion.

It's your money. You should be able to use it for the full 52 weeks of the year, and not have to worry about when your refund is being processed.

This can be a big change for some of us, but try it. You'll be thrilled with the results (and you will get a dividend on your savings, too!)

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 strength of your credit union, initiatives in the works and our plans for future growth. You are what makes the credit union a 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.*

Are you having your tax refund automatically deposited? UDBell's Routing Number is **231386467**. Be sure to place your account number with suffix "00" for savings or suffix "07" for checking.

Planning any Spring Break trips out of country? Be sure to contact us ahead of your travels to insure your **Debit MasterCard** and /or **Visa credit card** will work overseas.



When you use your UDBell card, not only will you get the best exchange rate for your transactions, you'll also avoid the International Transfer Fee that so many institutions love to surcharge. It's just one more advantage of carrying a UDBell debit or credit card in your wallet!

On the road and can't get to the office? We have over 5,000 Shared Branches nationwide, including over 70 in the Delaware Valley. Just show ID and give them your account number and you'll have full access to your UDBell accounts. To find a shared branch near you, visit <http://www.sharedbranching.org> or call **800-919-2872**.

**Certificates of Deposit**  
**Effective March 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.

As I write this it is Leap Day, giving me an extra day to come up with yet another innovative article. In honor of "Oscar" night, here's my 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**.

OK, that's it. All my other movie titles are **Gone with the Wind**. This is the end of my **Kings Speech** (and not a moment too soon.)

**Home Equity Loan Rates**

**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%**

Get your **UDBell** Card today.



As you get your credit card bills this month, compare the interest rate you are paying to ours. Is it lower than **9.90%**? Maybe it's time to change cards and save some pocket change in the process.

**"How come we choose from just two people for President, and fifty for Miss America?"**  
A.E. Neuman