



March 2017

Proudly Serving Our Members Since 1940



It's March! Time for celebrating St. Patrick, moving to Daylight Savings Time, greeting the arrival of Spring, and cheering for our favorite team during March Madness. And let's not forget the biggest event of all...our Annual Membership Meeting. We hope you can join us as we look back at a very good year and share our plans for this year and beyond. Thanks to all of our members who have contributed to our success.

Reserve the date. Your 77th Annual Meeting will be held Thursday, March 23, 2017 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!

Great Loan Rates! Home Equity Effective March 1, 2017. Table with columns: TERM and RATE, Monthly Payment*. Includes rates for 5, 6-10, and 11-15 years. Also includes Upper Darby Belltelco New Car Rates and Used Car Rates.

Mark your calendar. Spring arrives March 20! And with it comes the associated Spring cleaning plans, tax filing(s), maybe looking at a new car or home improvements, daydreaming about vacation, etc.

Whatever your Spring project may be, we can help. We've got a financial toolbox to fix just about any need out there. Whether a short term loan to buy garden supplies, competitive rates for new and used car purchases, and low fixed rate home equity loans to finance the big stuff, we've got it all.

For greater flexibility, why not consider getting our Visa card, offering one of the lowest rates and fewest fees anywhere. You may also want to obtain a personal line of credit or establish a home equity line of credit to meet those unexpected expenses in the future.

No matter what the need, our "Loan Stars" Chris, Cathy and Leeydra can help. If you are looking to borrow, look to Upper Darby Belltelco Federal Credit Union. 'Credit' is in our name and it is what we do best for our members!

Be aware that phony refund emails are being transmitted purporting to be from IRS, asking for additional information. This is another form of ID Theft. Do not respond to any emails requesting account numbers, Social Security Numbers, birthdates, etc., regardless of how official looking or dire the consequences for not responding.

Taxes Are a Drag (But They Don't Have to Be)



As you are preparing your 2016 Tax Return, your accountant (or TurboTax) may ask you very important questions about what you did (or did not do) over the past year in hopes of getting a couple extra dollars back from Uncle Sam.

However, it may be time to start asking yourself some different tax questions – questions that could potentially save you thousands or even tens of thousands of dollars over your lifetime.

- Am I saving in the most tax efficient way for my retirement?
- How does a Roth IRA work? And is it for me?
- Do I have to pay Income and Capital Gains Taxes on my investments and dividends every year?
- How much will the kids vs. Uncle Sam get if I die?

Instead of looking backward and asking what could have happened, let's put a plan in place looking forward. Sit down and talk with our Financial Advisor, Bob Protesto, to learn more!

Bob Protesto

Financial Advisor
856-857-6732

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

It's time for an annual review of your **W-4** withholding. If you got married or divorced, gained or lost a dependent, changed your name, or had major changes with non-wage income, family income, or itemized deductions, it's time to check your withholdings. While several people like the one shot refund check as a sort of 'forced savings' plan, the alternate method of increasing deductions (which in turn will increase your take home pay) is also appealing. Start saving more each week to build an emergency fund or use the extra cash to pay down debt. It's your money, and you should control how it's used.

Certificates of Deposit Effective March 1, 2017

TERM	RATE	APY
5 and 6 Months	0.50%	0.50%
9 Months	0.65%	0.65%
12 and 15 Months	1.15%	1.16%
24 Months	1.20%	1.21%
30 Months	1.24%	1.25%
12 Month IRA	1.15%	1.16%

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

Super \$hare Rates

AMOUNT	RATE	APY
\$3,000-\$24,999	0.30%	0.30%
\$25,000-\$49,999	0.35%	0.35%
\$50,000-\$74,999	0.40%	0.40%
\$75,000+	0.45%	0.45%

Get your **UDBell** Card today.



Spring cleaning time is here. So are the related expenses. Spend wisely. Check your credit card rate. Is it lower than **9.90%**? Is it loaded with fees? Maybe it's time to change cards and save some interest in the process.

Save more time, paper, and mailing expenses. Instead of mailing your Visa payment with a check, visit us on line at www.udbell.org. Under the "Links of Interest" page, click onto the Visa logo. You can manage your account on line and pay through an automatic debit. It's the fast and secure way to manage your account.

March 23, 2017 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, 2017.