



March 2018

UDBell. Where People are worth more than money.

Goodbye Winter, Hello Spring! March is such a fun month. There's Pi Day (3.14), St. Patrick's Day, our Annual Meeting (3.22), March Madness swinging into full chaos, and the seasonal change. It's also a great time to start new habits, like saving more every day. And that's where we come in. We will help you develop and stick to a plan, and make it fun all year round. Call us today to get started on your \$aving\$.



Make your reservation today. Your 78th Annual Meeting will be held **Thursday, March 22, 2018 at The Oaks**, 511 Oak Lane, Glenolden, PA, starting at 6:30PM. 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!

Now is your time to get one of the best interest rate credit cards available... the **Upper Darby Belltelco VISA card.**



You may qualify for a rate as low as 8.90%. Plus, you won't have all the add-on fees that are so popular with the large bank issuers (i.e. Cash Advance Fees, International Transaction Fees, Annual Fee, Over-the-limit Fee etc.) Compare that to what's in your wallet, and your savings will add up.

Don't want a credit card but like the flexibility of a line of credit? Ask Chris about our **Personal Service Loan.**

I can still remember the smiles and laughter when the family opened the Christmas gifts. And I get a monthly reminder from the credit card company on how much it cost me for the memories! Fortunately, I can call Chris and apply for a **Consolidation Loan**, which will

- a) Lower my interest rate
- b) Lower my monthly payments
- c) Let me pay down weekly to
- d) Payoff the balance a lot faster.

Let's work together to help straighten out all those bills into one affordable loan.

The last batches of torrential rains helped wash off a lot of the winter road salt from my husband's car, but also let me see the various dings and dents. OK, they've been there for years, but I was getting the signal it's time to upgrade. Then I heard the ad, "Get a new car for your spouse; It'll be a great trade!" And that's when I decided to act.

Ask Chris to get pre-approved before you go car shopping. He can quote you an accurate rate and help facilitate the payment on your new car. Take advantage of dealer incentives combined with our great rates to get the best car loan for you.

Our routing number for direct deposit is **231386467**. Use this with your account number for your IRS return and payroll deposit information.

Start Earning More Today

Have you opened your **Savers Plus** account yet? 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.

We also offer 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.

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.

Certificates of Deposit Effective March 1, 2018

TERM	RATE	APY
6 Months	0.60%	0.60%
9 Months	0.75%	0.76%
12 Months	1.40%	1.41%
12 Months(Over \$50K)	1.60%	1.61%
15 Months	1.40%	1.41%
24 Months	1.75%	1.76%
30 Months	1.85%	1.86%
IRA	1.40%	1.41%
IRA (variable rate)	1.25%	1.26%

*Rates subject to change without notice.
Only \$500 to invest in a CD!*

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.

Too busy to get to our office? Need to make a make a deposit/ withdrawal / transfer? Try the Shared Branching Network. It's designed to save you time and travel. With over 50 local and 5,000 offices nationwide, you should never be too far from your account with UDBell.



If you are traveling, moving, or have a student away from home, this service is designed for you. Check all of our locations at <http://www.sharedbranching.org/> or by calling **800-919-2872**.

Did you know...that the Federal Reserve is processing direct deposit credits and automatic debits several times a day? If you have a scheduled payment, be sure to fund your account appropriately. A debit may now be transacted any time during the business day.

Speaking of Federal Reserve, there are indications that the FOMC expects numerous rate hikes going forward. Now is your time to lock into a low home equity rate. Think of what you could do to restructure your finances with a five, ten or fifteen year loan. Don't miss out on an opportunity to get your low rate.

"May you get all your wishes but one, so that you will always have something to strive for!" Irish Proverb