



**March 2019**

**Where People are worth more than money**



March is always a great month. We've got St. Patrick's Day, the first day of Spring, March Madness, and our Annual Meeting (see below) to look forward to. The days keep getting longer and warmer. Pretty soon we'll be looking at lawn and garden projects, maybe trading in the car for a newer model, day dream about home improvements, and start thinking about vacation. Whatever dreams you may have, we've got the services to keep you in the green. Our CDs and \$uper \$hare are above market rates and continue to offer better yields and flexibility for timing maturities. On the loan side, Chris will work to structure an affordable repayment plan for any of your needs. Let's get together and make your money work even better for you at UDBell.

Hollywood just saluted its own, and now is our chance to do the same. Join us on March 28 as our cast of characters is recognized for their achievements. We'll be seeing and hearing from Mike Hennessy (Best Director), Rich Votta (Producer), Chris Holzer (lead role in 'The Money Man') with Susan, Patty, Maureen, Wendy, Gwen, John and Bob Protesto all vying for Best Supporting roles. It's a night you don't want to miss. 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**. We'll talk about upcoming projects at your credit union and recognize the Best Actors and Actresses; our members! You are the key to our success and we would love to see you there! Call us at 800-235-1883 or send in the slip below.

**What can we do for you?**

*Kitchen make over. Replace the roof. Add a garage. Storage shed. Lawn care. Swimming pool. New deck. Turn basement into family center. In-law suite. Window replacement. Tuition. Tax payments. Graduation. Wedding. New Car. Debt Consolidation. Vacation. Line of Credit. Home refinancing.*

Whatever you may need money for, we have solutions. Talk with Chris today to structure the right financing package for your needs. He's helped many members already and is looking forward to working with you.

Looking for ways to reduce paper? Sign up for our e-statements and/ or Bill Pay service. You can save up to two years' worth of statements in our archives. Bill Pay will help record and save vendor payments (and you don't even pay for postage!)

**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 15, 2019.*

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



As you are preparing your 2018 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.,  
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## Certificates of Deposit

*Effective March 1, 2019*

TERM	RATE	APY
5 Months	0.60%	0.60%
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	2.50%	2.52%

## Tax Time Tips

It's not too late to open an **Individual Retirement Account** for 2018. You may be able to reduce your taxable income with a contribution. Be sure to make it before April 15, 2019 and state it's for a 2018 contribution.

If you already made your 2018 IRA contribution, think about getting your 2019 started now. The sooner you invest the more you'll earn in this favorable account.

For direct deposit of your refund, our Routing Number is 231386467. If the refund is to your share account, indicate 'savings'; and 'checking' for your share draft account.

Consider updating your payroll withholding to get more in your weekly take home check. If you received a refund of \$1,000 or more, you are withholding too much. Take your refund and divide by 52 to see how much more you could save/ invest/ pay on bills/ spend each week, instead of filling out multiple tax forms and waiting an average of six months for your money.

The plans are all in place to meet the friends for shopping and dinner...except there's less than \$15.00 left in your account. But you're not worried; you have Courtesy Pay on your UDBell Debit Card. By opting in to this program we may approve and pay your ATM withdraws and debit card purchases up to your \$400.00 overdraft limit saving you both inconvenience and embarrassment. There is no fee to have this overdraft coverage added to your account. Our standard NSF fee of \$29.00 is charged when **Courtesy Pay** is used but your purchase or cash withdraw will be approved. **Call the credit union and opt-in to Courtesy Pay today.**

In addition to the variety of life style loans listed on page one, let's not forget what's in your wallet and the interest you may be paying. Check out UDBell's Visa Card for one of the nation's lowest rates.



Get your UDBell Visa card today.

***Continual cheerfulness is a sign of wisdom.***

Irish proverb