



April 2016

Where People are worth more than money.

Did you ever think we'd use cars and 1.99 in the same sentence again? Well, if you are looking for a new car and qualify for our three year rate, you will get **1.99%**. That's right! **1.99%** for up to three years for qualified borrowers. If you are looking for a replacement car, look at our outstanding new and used car rates. We can get you pre-approved, or replace recent dealer financing with superior rates and terms. Make your car experience more affordable. Lock in a low fixed rate for your automobile loan. And if we're lucky, the price of gas will stabilize for a while to give you even more savings. Call us today (or drive over in your new car) to let us help you save more of your money.



Speaking of savings, why not do a little plastic review and trim back those high interest rates? Weed out the high fee cards, too. With an Upper Darby Belltelco Visa card you'll get one of the lowest rates in the market, no fees for cash advances and no international fees.



If you pay your balance in full each month, you'll save a lot of money regardless of who the issuer, rates, or terms are. For the other 71.3% of us who carry credit card balances, low rates and no fees will make a substantial difference.

Maybe you got a card that had a teaser rate that went up exponentially. Or you made a major purchase with deferred interest that will kick in if there is any balance left. We can help you swap that debt into a more affordable rate. Let us help you manage your debt (instead of it managing you.)

When doing your spring cleaning be sure to be attentive to your card rates. Now is a great time to cultivate a new card strategy that will help you grow your money.

I just finished that glorious Spring ritual of filing taxes. While I can think of at least a million activities that are more fun, I found myself pleasantly surprised when I was researching last year's payments to charities. I could find everything I needed in my **Bill Pay Service**. Church, school, and other donations were all listed for last year's payments. It was a lot easier than going through separate check registers.

Have you enrolled yet? Take a look at the many conveniences the service offers: free postage, payee listings, proof of receipt, history of payments, scheduled payments, and much more. Plus you don't pay a fee if you use it at least once every three months.

I like the fact that it gives me a chance to work on the family budget with my wife. We get quality time together reviewing our spending patterns and pay creditors much faster and efficiently than writing checks.

And that means I have more time to focus on March Madness, grilling, yard work, and the finer things in life. So get Bill Pay Service today. It is guaranteed to help you communicate with your spouse and help you enjoy life to its' fullest!

The road to your next home starts here.

And it can start right now, with fast results, lower fees and less red tape. If you are looking to buy a new home or refinance at these historically low rates, contact our mortgage center by calling **800-808-2662**, or visit the credit union web site at <https://udbell.mortgagewebcenter.com> Our Lenders are ready to help you find the right financing for your new home!

Certificates of Deposit
Effective April 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 + | 0.45% | 0.45% |

Rates subject to change without notice.

Looking for more dollars in your savings? Check the rates above.



Looking for more dollars in your wallet? We have money to lend. Check the rates below.

Home Equity Loan Rates

| <u>TERM and RATE</u> | <u>Monthly Payment*</u> |
|------------------------------------|-------------------------|
| 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%**

Spring Cleaning. It takes time, and to do it right, sometimes takes money. If you have your dream project, we've got your affordable terms with our **Home Equity Loans**. You can use it to clean up debt, build an addition, fill the garage with new toys, landscape around the new pool (and put up a fence), plan that "Trip of a Lifetime," pay the real estate taxes, finance tuition, celebrate a milestone event, and even _____.

(Fill in the blank.)

Call us today to start turning your dream into a reality!

Looking for a great used car?



Check out the offering from our corporate partner, **Enterprise Car Sales**. You'll get a great car, great value, and great rate. And that's as good as it gets!

If you're looking for a car, visit their site at <http://www.enterpriseCarsales.com/locations#> to find the Enterprise Car Sales closest to you. Be sure to let them know you are a UDBell member to get their best deal.

Looking to upgrade transportation?

UDBell New Car Rates

Up to 3 Years as low as **1.99%**

Up to 6 Years as low as **2.15%**

UDBell Used Car Rates

Up to 5 Years as low as **2.50%**

Many thanks to all our friends who joined us at the Annual Meeting. We are looking to share our success with all of our members. Whether a saver, borrower, or both, we have many services to help you with your unique financial plan. Let us know how we can help you.

"Compassion is the language the deaf can hear and the blind can see."

Mark Twain