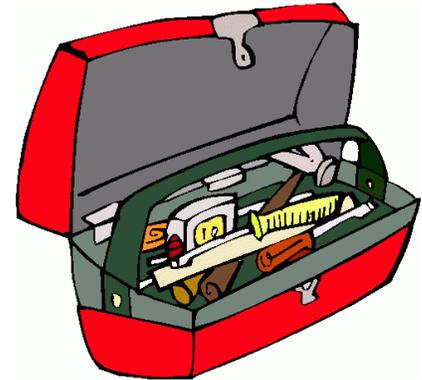




April 2018

Committed to saving you money, every day of the year.

We can all agree that it is time to put the snow shovel away and start planning our Weekend Warrior agenda. Having the right tool for every job is critical to its success. At Upper Darby Belltelco we have the all the financial instruments to help you succeed. From our “no strings attached; it’s really free” checking to better paying money market and club accounts, as well as higher than average CD rates, we’ve got all the tools our savers need.



We can provide financing for that new addition, garden supplies, lawn mower, warm weather getaway, new car for the garage (or a garage for the new car), and lots more. Just like any good hardware store has the tools you’re looking for, so it is with UDBell. Let’s get started today!

We’re not trying to be the biggest financial institution. Just the best!

Need more evidence of your credit union difference? Check the chart below. When my daughters were younger they’d sing along with the *Sesame Street* song “*One of these things is not like the others.*” Where do you think they’d choose to save their hard earned money?

Depository Institution*	Minimum Deposit	6 Month Certificate	12 Month Certificate	24 Month Certificate
PNC	\$1,000	0.06%	0.13%	0.25%
TD Bank	\$250	0.20%	0.30%	0.45%
Bank of America	\$1,000	0.03%	0.05%	0.10%
Wells Fargo	\$2,500	0.05%	0.10%	0.60%
UDBELL	\$500.00	0.60%	1.41%	1.76%

*All rates listed as Annual Percentage Yield. Rates as of March 27, 2018 internet survey.

Still filing your taxes? For refunds, UDBell’s Routing Number is **231386467**.

Did you know... that you are just a phone call away from increasing the yield on your savings with UDBell? Open a Savers Plus account today for up to \$2,500 and earn 1.25% interest. Compare that rate to the chart above. Move some of the excess funds from your Share or Checking to earn more on your money. Call us today to establish your account.

Looking for money for the SPRING Project list? See our CRAFTSMAN Chris Holzer. He will help you NAIL down the numbers and HAMMER out the details to draw up your financial BLUEPRINT. I SAW him help other members and he can help you, too. AWL you need to do is call him. He will be able to DRILL down the details, CUT your payments and smooth any rough edges. So GEAR up, get your plans ready, and let’s get to work together.

April is Financial Literacy Month

April has been declared National Financial Literacy Month, and for good reason. Too many Americans are insufficiently educated about their personal finances. With tax season (almost) behind us, now is as best a time as any to lay the groundwork for a financially secure future. In a few steps outlined below, you can have a clean and accurate picture of where you are and where you are heading financially.

1. Take a true assessment of your current finances, investments, savings, and budget.
2. Establish the goals you're working towards – Retirement, kids' education expenses, leaving money to the next generations or charity, ...
3. Analyze if you are on track – are you saving enough? Where should you be investing? Which type of account is best?
4. Make changes & adjustments as needed and continue to monitor.

Still don't know where to begin? Don't worry! Set up a FREE, no-obligation consultation with our financial advisor to help get you on track. The best time to plan for the future was yesterday. The second-best time is now!

Bob Protesto, CRPC®

Financial Advisor
856-857-6732

rprotesto@bcgsecurities.com

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

It's somewhat ironic that Earth Day is just a week after Tax Day. Consider that the IRS sends out 8 billion pages of documents each year. Laid end to end, they would stretch 28 times around the earth. Nearly 300,000 trees are cut down yearly to produce the paper for all the IRS forms and instructions.

This year think about using our e-statement delivery service. It's available on our on-line banking program. Once started you'll have access to up to 24 months of archived statements. Think of how helpful that would be for tax preparation.

Certificates of Deposit Effective April 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!

Super Share Rates

Amount	Rate	APY
3,000-24,999	0.30%	0.30%
25,000-49,000	0.35%	0.35%
50,000-74,999	0.40%	0.40%
75,000+	0.45%	0.45%
Kids Plus		
Up to \$500	3.00%	3.05%
Savers Plus		
Up to \$2,500	1.25%	1.26%

We talked about the Spring projects, but if you have major cash outlay planned for later on, now may be the best time to lock in rates. Federal Reserve has projected numerous rate increases going forward. Now is the time to take advantage of the equity in your home while rates are still low. Review your budget and see if a home equity loan or line of credit may be a good alternative for the funds you will need.

**Need Credit? Ask us. It's in
our name and it is what we do.**

"Why does a slight tax increase cost you two hundred dollars and a substantial tax cut save you thirty cents?"
Peg Bracken

"The politicians say 'we' can't afford a tax cut. Maybe we can't afford the politicians."
Steve Forbes

"It is a good thing that we do not get as much government as we pay for."
Will Rogers