

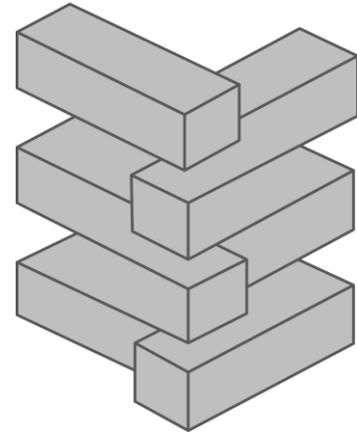


May 2016

Investing in our Members since 1940.

We're all trying to build for the future, but sometimes we have to ask, "Does this make sense?"

We work so hard at handling the daily issues that we can lose sight of our goal. We are here to help you with your blueprint for your economic success. We can help you develop a laddered maturity of high paying CDs to take advantage of our current great one year rate. By staggering maturities, you'll ride up when the Fed increases, and earn more now on your money. We also have a full array of loan programs to help virtually all of our members. We are here to help and service your needs. Let us know how we can help you build your solid foundation for our future.



Lock into historically low interest rates before the Fed starts moving them up.

If you are looking to buy a new home or refinance, contact our Mortgage Center by calling **800-808-2662**, or visit our web site at <https://udbell.mortgagewebcenter.com>. Our lenders are ready to help you find the right financing for your new home or to replace higher rate debt. Fifteen, twenty and thirty year rates are near their all-time lows, but analysts expect the rates to start heading up. Call today to get lower monthly payments and/or a lower rate that will help you get out of debt faster. A number of our members have benefitted from this service and you can, too.

Looking to increase your savings? Try investing in our One Year Certificate of Deposit. We are offering a Million Dollar Rate on the account, paying 1.00% on as little as \$500.00. Start investing a little bit every month on the same date, and you'll create a continuous rolling maturity. It is a terrific way to have your surplus funds earn more while being relatively liquid. We can help you design a plan.

Great New and Used Car Rates

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%**

Purchase a new car or refinance your existing higher rate car loan. We can help lower your payment.

Certificates of Deposit
Effective May 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 \$hare

\$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.

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

Mother's Day. Lawn and garden projects. Graduation parties. Engagements. Triple Crown get-togethers. Last minute vacation purchases. Air conditioner upgrade.

All these events may cost more than you have in your savings, but are more valuable than money. We can help. The credit union offers up to \$1,000 short term loan for a six month period to cover those emergency needs. At just \$42.00 per week, it is affordable and can help you with your plans. It's open to all members in good standing who have maintained their account for more than three months. Just provide two recent paystubs and we can get you the money you need. It's that simple! Call today for details.

If you need more, we also have personal loans, personal lines of credit and Visa cards to help you manage your structured debt. Ask us how we can help you reduce your debt burden with affordable financing.

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%**

If you discover or suspect fraud in your credit account(s), contact the following credit agency fraud divisions:

Equifax 800-525-6285

Experian 888-397-3742

TransUnion 800-680-7289

You should also contact the Federal Trade Commission at

www.consumer.gov/idtheft, or call 1-877-IDTHEFT (877-438-4338)

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082
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The office will be closed on Monday, May 30 in honor of Memorial Day. God Bless our troops and their families.

FICO Scores. We've all heard about them, but what do they mean? They are a statistical grading based on your credit report, and the scoring will have an impact on the rates you pay when you borrow, potential credit limits, ability to rent or buy real state, and insurance premiums.

There are five components that derive your score: Payment history contributes 35% of your score, credit utilization (how much do you have outstanding vs. your credit lines) is measured at 30%, length of credit history (15%), new credit applications (10%), and the respective mix of loans in your report (mortgage, student loans, car payments, credit cards, term loans and utility companies formulate the remaining 10%.) All have an impact on your score.

Scores will go down fast after missed payments, but can be improved with a steady repayment plan to all creditors. We would be pleased to help you with your plan to help raise your credit score.

"These days you'd have to be crazy to run for political office-and that pretty much explains everything."

A.E.Neuman