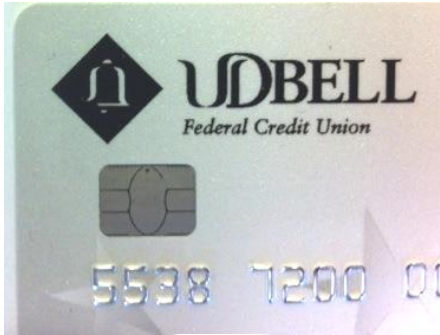




May 2017

Investing in our Members since 1940.



They're here! Our new EMV Chip debit cards have been processed and mailed. You will note that the card matches your existing magnetic stripe card, with the chip technology as an added layer of security. Use it for store purchases, on line shopping, phone payments, ATMs, and everywhere it's accepted. For members who have payments automatically deducted from their UDBell card, nothing will change.

You may be prompted to start using the chip feature when shopping. This may require your PIN to complete the transaction. If you need to reset your personal identification number, you may call the touchtone line at 866-985-2273 from your home phone, or by calling the credit union office at 800-235-1883.

Here's an idea for the new high school grad and returning college students: Get an early start on establishing your credit history. With our **Credit Builder Loan** you may borrow up to \$1,000 for a six month period and your payments will be reported to the credit bureaus to begin your overall profile. Get a head start in getting your credit report established. Come to the office with two paystubs and we will get you on your way. It's an efficient and affordable way to begin your profile that will lead to better rates and offers as your credit history grows.



The office will be closed on Monday, May 29 in observance of **Memorial Day**.

UDB@Home is available for PC and mobile inquiries, or use our touchtone phone service, George II, at **610-734-3718** and/or the 24/7 CU Service Call Center at **888-837-6500**.

Certificates of Deposit		
<i>Effective May 1, 2017</i>		
TERM	RATE	APY
6 Months	0.50%	0.50%
9 Months	0.65%	0.65%
12 Months*	1.15%	1.16%
15 Months	1.15%	1.16%
24 Months	1.25%	1.26%
30 Months	1.30%	1.31%
IRA	1.15%	1.16%

**still one of the best rates in the region.
Rates subject to change without notice.
Only \$500 to invest in a CD!*

Home Equity Loan Rates	
TERM and RATE	Monthly Payment*
5 years.....as low as 3.50% ...	\$18.29
6-10years...as low as 3.99% ...	\$10.12
11-15 years as low as 4.99% ...	\$ 7.91

*Approximate monthly payments for each \$1,000 at lowest rate and maximum term
Home Equity Line of Credit as low as **4.00%**

How Are My Investments Doing?

Warren Buffett, perhaps the greatest investor in our lifetime, said “Be fearful when others are greedy, and greedy when others are fearful”.

With the Dow Jones and S&P 500 soaring to new heights in 2017, the question I’ve gotten most from prospects and clients over the past few weeks has been “How do I make more or get a higher return on my investments?” I politely remind them of the above quote from Mr. Buffett, and help them reframe their question as it relates to their goals.

The more-helpful questions are:

- Are my investments on track to get me to my financial goals?
- Am I saving enough each month?
- Am I taking on too much, or not enough risk in my investment and retirement accounts?
- Am I properly diversified and invested in the right things?
- Ultimately, will I be able to retire happy without compromise in lifestyle?

To help answer these questions and more, reach out to our financial advisor Bob Protesto for a free review of your accounts.

Bob Protesto

Financial Advisor

856-857-6732

rprotesto@bcgsecurities.com

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

Credit. It's in our name and it's what we do.

Have you recently purchased a car and used dealer financing to drive it off the lot? Chances are good that you may be able to refinance that rate with a lower credit union car loan. Check out the interest rate and length of term on your loan, and then give Chris a call to see if we may lower your payment. Our goal is to keep more of your money in your pocket.

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082
800.235.1883 Fax: 610.734.0312 www.udbell.org

So the NFL just held its draft in Philly, and it got us talking about “What makes a good team?”

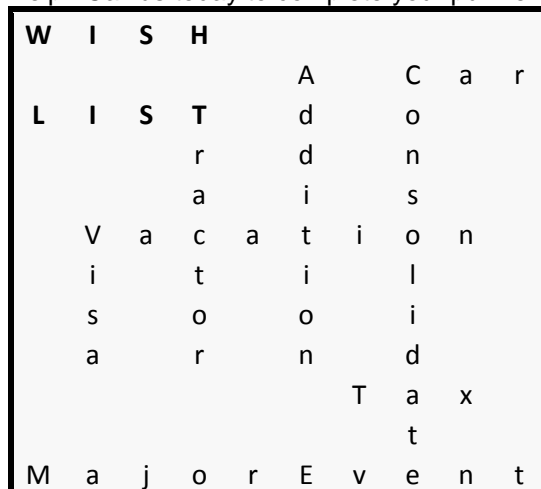


You’ve got to have good management, a strong leader on the field, versatile players who can rapidly adjust to the competitive nature of the game, and strong support from your community.

When we apply those lessons to the credit union, we think we can contend for a financial championship every year. We’ve got a pro-active board of directors guiding us forward, and management that has a singular focus on the well-being of our members. Our lending and service teams can help you defend your money from excessive fees and high loan rates, while playing offense to find the winning combination for your financial objectives. Whether you want to pound it out or dink and dunk, we have solutions to make every one of your plays a successful one.

And who wouldn’t perform well for the best membership in the world? All of us at UDBell thank you for your incredible support over the years and we look forward to hoisting a lot more championship trophies with our members. Fly UDBell Fly!

And finally, our very fist crossword puzzle. Whatever you need to fill in the blanks, we can help. Call us today to complete your puzzle.



Thank you for your business at UDBell!