



June 2017

UDBell. Where People are worth more than money.

We've been researching the analysis and looking at trends that suggest the Fed will be raising interest rates again. For our savers it can't come soon enough, but for our borrowers it is an urgent reminder to lock in at today's historically low rates. Whether you are looking for a short term loan, home equity loan, or new mortgage we've got you covered. Come on in and see Chris to see how we can help you manage your finances by lowering rates, monthly payments, and paying off higher interest debt. He'll give you an individual solution and cut out the fine print.



Did you know?...That the credit union offers a **Personal Service Loan (PSL)** that acts as a revolving line of credit? Borrow today, pay tomorrow, and then borrow again later. The quicker you pay the faster your available balance grows and your interest expense goes down. Plus it really helps to build your credit score when you keep your balance low. Contact Chris to see what you may qualify for. It may be just the right tool for you to use when needing quick cash for (\_\_\_\_\_).

*Fill in the blank*

### Introducing Debit Card Alerts



You now have the opportunity to further secure your UDBell Debit Card. Enroll today to get real time notices (on email or text) of large dollar transactions, internet purchases, international activity and/or declined transactions. Go to [UDBell.org](http://UDBell.org) and click the red lock icon for **Debit Card Alerts** on our home page. You may then customize the types of notices you wish to receive for your debit card activity. It's secure and free.

### News you can use

#### MasterCard Debit Chip Card

In May our members received their replacement MasterCard Debit Chip Cards. The new cards came with the same card number as your previous card, but with the extra security of the embedded EMV chip.

Some members may encounter issues if they continue using the older card, as the expiration date has changed and the code on the back of the card may have been adjusted. This could present an issue when the card is used at payment terminals that match the expiration date.

We suggest that our members activate and begin using the new chip card immediately and destroy their older card. This will help prevent future transaction denials.

If you have recurring transactions from your debit card to pay bills (such as utilities, charitable donations, Amazon, Netflix, club fees) you may have to update the expiration date and CVV2 code (on the back of your card) to keep the payments from being interrupted.

While some merchants may have transactions defaulted as 'credit' purchases, you should be able to complete a sale by entering your PIN as necessary.

When travelling abroad, don't forget to contact the credit union ahead of time to insure that your card will work overseas.

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



**Any man can be a father but it takes someone special to be a Dad.**

**Certificates of Deposit**  
*Effective June 1, 2017*

TERM	RATE	APY
5 and 6 Months	0.50%	0.50%
9 Months	0.75%	0.75%
12 and 15 Months	1.15%	1.16%
24 Months	1.25%	1.26%
30 Months	1.25%	1.26%
12 Month IRA	1.15%	1.16%

You may invest in any CD for as little as \$500.

**Super Share Rates**

AMOUNT	RATE	APY
\$3,000-\$24,999	0.30%	0.30%
\$25,000-\$49,999	0.35%	0.35%
\$50,000-\$74,999	0.40%	0.40%
\$75,000+	0.45%	0.45%

If you carry a balance on your credit card, you probably know how much interest is being applied with each monthly payment. Now may be a good time to check what is in your wallet and compare it to the low rate UDBell card. Chances are we can cut your interest rate by a third or more and save you from all of the add-on fees associated with the 'big bank' cards.



You may want to help your recent graduate get his or her card today. It will help establish a long term credit history for your student while giving them more economic flexibility. Call today to get your application started.

**Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082**  
800.235.1883 Fax: 610.734.0312 [www.udbell.org](http://www.udbell.org)

**When it Comes to IRAs,  
How Do You Roll?**

Consider the advantages of consolidating your retirement savings. If you are changing jobs, leaving the workforce or planning to retire, you probably have one or more 401(k)s, 403(b)s, or pension plans at former employers. You may even have IRAs at multiple financial institutions. Like most people, your retirement savings probably represent the majority of your assets, from years of hard work.

Maximizing the potential of these savings to help you achieve your retirement goals requires planning, expertise, and the benefit of professional guidance.

If you are at a key retirement decision point or have not recently reviewed your progress toward achieving your retirement goals, now may be a good time to have a conversation to explore your options.

Talk to our Financial Advisor today!

**Bob Protesto**

Financial Advisor

856-857-6732

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

**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!

Looking to establish credit? Maybe need a second chance to restore your history? Ask about our **Credit Builder Loan**. It's available to any member in good standing. All we need are two paystubs and we'll get you on your way.

*The recent warm weather reminded all of us that summer is just around the corner and it is time to get in shape for the beach. I don't want to brag, but I finished my 14 day diet food in only three hours and twenty minutes.*