

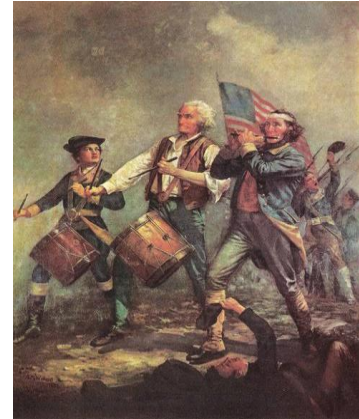


July 2016

Celebrating our Members' Financial Freedom.

All of us at UDBell wish you and your family the very best as we launch into the heart of Summer. As we celebrate the 240th anniversary of the Declaration of Independence, let's recommit to fully living life, liberty and the pursuit of happiness.

We'll help with the liberty part. Our staff has the services to help you with financial freedom. Whether a saver or borrower, you will find professional and caring staff that share a passion to help you maximize your credit union membership. Let us know your goal and we'll work with you to achieve it.



Congratulations to one of our own



We are proud to announce that our Member Service Representative **Leeydra Wilson** graduated from chef school. All of our members who visit the office know how much fun she's cooked up over the years.

Now she's ready to serve up a smorgasbord of services. Ask her about our loan appetizer, otherwise known as the Credit Builder Loan.

Looking for a bigger loan? She will act as maitre d' and introduce you to Cathy, who will cook up your home equity loan.

Maybe you want to feast on our great CD rates. Join other members at the banquet table who have enjoyed the lip smackin' great rate of our one year CD. They are dining like millionaires!

No matter how you go about grillin' and chillin' this Summer, make sure to stop in and get Leeydra's recipes for success. You'll come away richer and happier.

Congratulations Leeydra!

Here at UDBell, we are not only here to help with your everyday money management. We are committed to helping you with your overall financial success. We are very excited to introduce **Bob Protesto** from the Haddon Planning Group as the Credit Union's new, independent Financial Advisor! Bob is a fully licensed financial advisor and comes to UDBell with over 8 years of experience in helping people retire happy. As a member of UDBell, you now have free access to unbiased, fiduciary-standard advice to help you answer:

- When can I retire?
- Do I have enough saved?
- How should I be invested in my IRA, 401(k), or Investment Accounts?
- Do I have enough Life, Disability, or Long-term Care Insurance to protect my family?

We encourage you to sit down and talk with Bob to see how he can help you plan for your retirement and financial future. Call or email to set up your FREE Consultation and Financial Plan!

Bob Protesto, CRPC®
Financial Advisor

Office: 856-857-6732

rprotesto@bcgsecurities.com

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

Notice to our Members

This month our accountants will be conducting the annual credit union audit. You may receive a confirmation letter concerning your month end balances on shares and/or loans as of June 30, 2016, which can be found on your statement.



The letter will be from **Reinsel Kuntz Leshner LLP**, 1330 Broadcasting Road, P.O. Box 7008, Wyomissing, PA. 19610. If you receive a letter for Reinsel, we urge you to complete and return it as soon as possible. Thank you in advance for your assistance with the audit.

Are you planning any trips out of country? Be sure to contact us ahead of your travels to insure your **Debit MasterCard** and /or **Visa credit card** will work overseas.



When you use your UDBell card, not only will you get the best exchange rate for your transactions, you'll also avoid the International Transfer Fee that so many institutions love to surcharge. It's just one more advantage of carrying a UDBell debit or credit card in your wallet!

On the road and can't get to the office? Out of town on vacation? We have over 5,000 Shared Branches nationwide, including over 70 in the Delaware Valley. Just show ID and give them your account number and you'll have full access to your UDBell accounts. To find a shared branch near your location, call **800-919-2872** or visit <http://www.sharedbranching.org>.

Coming soon to a PC near you!



We are working on upgrading our UDB@Home website. The transition date is scheduled for Monday, July 18. We will be broadcasting all of the changes via email to our home banking members, and invite all of our members to sign up. It's an easy way to monitor account transactions, transfer funds, receive e-statements and take advantage of our free Bill Pay service.

The new look will feature easier look up for specific transactions, and will also incorporate stronger password protection. We're excited about the upgrade and look forward to rolling it out in mid-July.

Update on Debit Cards: We are working with our vendor for the updated chip card and are in queue for production.

In the meantime, some store purchases attempting to be run as "credit" transactions may be impacted. Be sure to ask the cashier to run the card as a debit, requiring your PIN number. This should complete the purchase.

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%	

Finally, as a tribute to the current political discourse, we bring you another A.E. Neuman quote:

"If most people said what was on their minds, they'd be speechless."