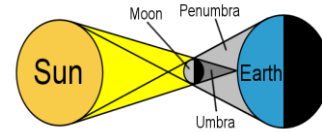




August 2017

UDBell. Where People are worth more than money.

On August 21 most of us will be able to view at least a partial solar eclipse. The sun will be darkened around 2:40 to 3pm. One thing that will never be blacked out is our service to our members. We want to shine for you each and every day. Thank you for your business with UDBell!



We'd like to thank two friends for all of their contributions to the success of UDBell. Richard Pusey recently retired after many faithful years of service. Longtime employee Leeydra Wilson has also moved on to pursue her dream as a chef. Both were integral pieces to our focus on member services. We miss them and wish Dick and Leeydra all the best.

This is also a great time to introduce Wendy Zubriski as our new Member Service Representative. Please say hello the next time you visit the office.

To Buyout or Not to Buyout?

That seems to be the question. There has been an undeniable growing trend of mid- to large-sized companies offering Buyout Packages to their eligible 55+ employees. For the companies offering the packages, it makes sense. They can generate significant savings by removing employees with the most generous compensation and benefits from their books.

However, for the employees being offered the packages, it may be a double-edged sword and one worth significantly analyzing. The first step (with any retirement or financial planning) is a real, honest self-examination. Are you mentally prepared to retire? Have you been thinking about retiring or changing careers? Have you discussed the option with your spouse or others who would be financially impacted by the decision? What is the next stage of life – another career, volunteer work, starting a business?

The other edge of the sword is the financial aspect. Essentially, do you have enough to retire on? Do you take the lump-sum or monthly pension check? What do you do with your retirement accounts and how do start living off them? What do you do about healthcare before becoming Medicare-eligible at 65?

As always, we are here to help. Sit down and talk with our Financial Advisor, Bob Protesto, to learn more!

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

Certificates of Deposit		
Effective July 20, 2017		
TERM	RATE	APY
5 and 6 Months	0.60%	0.60%
9 Months	0.75%	0.76%
12 and 15 Months	1.20%	1.21%
24 Months	1.35%	1.36%
30 Months	1.40%	1.41%
12 Month IRA	1.20%	1.21%

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%

Have you enrolled for 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 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 easy, secure and free.

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

It was recently reported that over 60% of Americans don't have enough in savings to cover an emergency expense of \$500 or more. Let's change that together!

Did you know... that you can set up automatic transfers on UDB@Home? If you are working on a savings plan for taxes, tuition, Christmas, etc., this may help with the funding. Open a separate account for your savings and begin the transfers weekly, bi-weekly, or monthly. You may also use the future date option to dovetail your transactions with payroll or other direct deposits.

If you don't have access to a tablet or PC, we can help with your plan by setting it up internally. Just call the office and let us know how much you want to move and the frequency of your transfers. We can get you started today.

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

Great Loan Rates!

Home Equity

Effective August 1, 2017

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
5 years.....as low as 3.50%	\$180.81
6-10years...as low as 3.99%	\$101.25
11-15 years as low as 4.99%	\$ 79.09

*Based on \$10,000.00 at maximum term.
Home Equity Line of Credit **4.25%**

Upper Darby Belltelco New Car Rates

Up to 6 Years	as low as 2.49%
7 Years	as low as 2.75%*

Upper Darby Belltelco Used Car Rates

Up to 5 Years	as low as 2.69%
6 Years	as low as 3.00%*

* New Term now available with GAP insurance

Whether a saver or a borrower...



...we've got what you're looking for.
Let's get together to save you more!

Away on vacation? Going back to school? On a business trip?



On the road and can't get to the office? Need to make a weekend deposit? Stuck in the city and need cash? Try any of our 5,000+ branches nationwide, including over sixty in the Delaware Valley. Check our locations at <http://www.sharedbranching.org/> or by calling **800-919-2872**.

A thief broke into my house last night ... He started searching for money, so I woke up and searched with him.