



October 2018

Investing in our Members since 1940

## Fixing those Halloween Movie Special Effects...

*Flickering lights. Clanking furnace sounds. Window shades wafting in the wind. Dripping water. Chainsaws buzzing in the back yard. Ice cold breezes blasting through the attic.* A director's film device can become a home owner's nightmare.



If you have any of these *haunting* conditions in your home, it's time to see Chris. With our many lending options he can work with you on a new *script* for silencing these problems and more. Together you can *produce* a solution that will require very little *direction*. So let's *drive a stake* through these not so *special effects* and eliminate them now, and then we'll have a *happy ending*.

**Get a Million Dollar Rate on as little as \$500. Invest in your UDBell CD today and watch your money grow.**

### Certificates of Deposit

Effective September 20, 2018

TERM	RATE	APY
5 Months	0.60%	0.60%
6 & 9 Months	1.50%	1.51%
12 & 15 Months	2.00%	2.02%
24 Months	2.15%	2.17%
30 Months	2.25%	2.27%
IRA	2.00%	2.02%

The holidays are right around the corner. Make sure your plastic cards are protected from possible fraud. It is a good practice to keep most of your money in your share account and transfer it to checking as you need it. All debit transactions flow through your checking, so this is a good technique to limit any unauthorized debit card transactions (and you will earn more interest, too).

You may also want to register your debit card for alerts when your card is used for exceeding a selected spending amount; used for international transactions; on-line purchases; or if the card has been declined. Simply go to our website at [udbell.org](http://udbell.org) and click onto the Alert icon.

### We'll help you unravel from debt!



Don't get too wrapped up about all those loan payments. Ask Chris which of our loan services would be best to utilize in lowering your monthly payments and / or interest rates.

It's Wednesday afternoon and you need groceries...but don't get paid until Friday. What can you do? If you are enrolled in **Courtesy Pay**, you may continue to make purchases with your debit card. Each member in good standing is eligible for an extra \$400 over their account balance. You only pay the \$29.00 fee when you use it and nothing when you don't. It's a great back up plan for those unexpected expenses. Call today to activate your card for this protection.

## Important Financial Dates in October

While summer may feel like it just ended, October marks the beginning of the Fourth Quarter of the year. There are several important dates to circle on your calendar in October if you want to stay organized and on top of your finances.

**October 1** – Students take note! October 1 is the first day that you can file the FAFSA for college financial aid. This is earlier than previous years thanks to the new Prior-Prior Year FAFSA filing guidelines. With billions of dollars offered for college grants, loans, and work-study awards, it's best to file the form as close to Oct. 1 as possible rather than wait until the June 30 deadline. The early bird gets the worm, so to speak.

**October 1** – Also important for business owners, October 1 is the deadline to establish a new Company SIMPLE IRA Plan, a cost-effective and easy-to-administer Retirement Plan for small companies. If you offer a Retirement Plan to your employees or not, October is a great time of the year to review plan options and have the best plan in place for 2019.

**October 15** – For the 65+ crowd, October 15 marks the beginning of the Fall Open Enrollment for Medicare Health Plans. You have until December 7 to make any changes to your Health Plan for 2019. Now is the best time to review any notices and changes to your plan for next year. New options may be available that could cost you less out of pocket, cover more or all of your prescriptions, or let you choose more convenient providers.

As always, feel free to reach out to Bob Protesto, our Financial Advisor, with question related to anything Retirement, Investment, or Financial related.

**Bob Protesto, CRPC®**

Financial Advisor

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*Thank you for your business. We know how many options you have with your finances and we thank all of our members for entrusting your savings with us.*

**Q.** *I need money for \_\_\_\_\_, but don't have a good credit score. How can the credit union help me?*

**A.** Try our **Credit Builder Loan!** Borrow up to \$1,000 for six months with weekly payments of just \$41.25. It will help you get the money you need and re-establish your credit report. All we need are two current paystubs. For more details please call us at 610-734-1883.

## Low Loan Rates!

### Home Equity

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
5 years.....as low as <b>3.99%</b>	<b>\$185.13</b>
6-10years...as low as <b>4.49%</b>	<b>\$103.70</b>
11-15 years as low as <b>4.99%</b>	<b>\$ 79.12</b>

\*Based on \$10,000.00 at maximum term.

### Upper Darby Belltelco New Car Rates

Up to 6 Years as low as **3.49%**

**7 Years** as low as **3.99%\***

### Upper Darby Belltelco Used Car Rates

Up to 5 Years as low as **3.49%**

**6 Years** as low as **3.49%\***

\* Term available with GAP insurance



***Oh, when those bills slip through the door and fill me with such dread,***

***I remind myself of this newsletter and the great rates in which I read.***

***I'll make a call and talk with Chris and tell him I need help,***

***He'll write up an affordable loan that will make me sing and yelp.***

***And I'll payoff those monstrous bills and get up off the floor,***

***And to those offers of future debt, you may quote me, "Nevermore!"***