



**November 2017**

**UDBell. Where People are worth more than money.**

If your mailbox is **'stuffed'** with bills, don't **'wine'** about it. Our Consolidation Loan may be the answer. Shake a **'leg'** and **'wing'** it over to the credit union. We'll **'mash'** those high rate loans into one manageable payment with a **'berry'** good rate and there won't be any **'leftovers'** when you pay them off. It's as easy as **'pie'**. If you have an **'appetite'** to save money, we'll **'cook up'** the right plan for you. Call us today for your personal **'recipe'** to reduce debt and **'fatten'** your wallet with some **'sweet'** savings.



### **Welcome Gwen!**

We're pleased to introduce our newest member of the staff, Gwen Gblee. Gwen comes to us with a wealth of experience and looks forward to helping our members with their financial needs. Stop in and say hello to Gwen the next time you visit us.

*Over the river and through the woods  
to Grandmother's house we go,  
If we need some cash along the way  
Shared Branching can get us the dough...*



Too busy to get to our office? Need to make a make a deposit/ withdrawal / transfer? Try the Shared Branching Network. It's designed to save you time and travel. With over 60 local and 5,000 offices nationwide, you should never be too far from your account with UDBell.

If you are traveling, moving, or have a student away from home, this service is designed for you. Check all of our locations at <http://www.sharedbranching.org/> or by calling **800-919-2872**.

### **Thank you, Veterans!**



We salute all of our Veterans and thank each of you for the sacrifices you made in order to protect us. We honor you on Veterans Day and remember your dedication and courage every day. May God protect all who have followed in your footsteps to serve and protect America.

The office will be closed Friday, November 10 in honor of Veterans Day, and on Thursday, November 23 to celebrate Thanksgiving. All of us at UDBell wish you and your family a Happy and Blessed Thanksgiving.

It's that time of year to spruce up the house, plan the meals and prepare the holiday shopping list(s). Be sure to include the following tips in your planning:

#### Four Year-End Financial Housekeeping Tips

Take the time now to give your finances a checkup before the end of the year. Doing so will make sure you reap the full benefits for your 2017 taxes and set up your finances and investments for success in 2018 – before the chaos of the holiday season is upon us.

Whether you are currently working and saving for retirement, nearing retirement, or kicking your feet up in retirement, here are four housekeeping items to do before years-end:

1. Review your Financial Plan and Investment Accounts. Are you on track to retire when you want? Are you saving enough? How are your investments doing? Are you taking on too much or too little risk? Take the time now to evaluate how this year has been and what you should do next year if you're behind.
2. Maximize contributions to your Retirement Accounts. See if you can boost your pre-tax savings in your 401(k), IRA, or other Retirement Plans. Your future-self will thank you for the extra money in retirement, while your current-self will thank you for the tax-savings!
3. Reduce taxes on investment gains. If you own any stock, bonds, mutual funds or ETFs outside a Retirement Account (401k, IRA, ...) it may be worth a look to see if you can offset any capital gains through tax-loss harvesting.
4. Consider giving to Charity. If you itemize your taxes, donating investments to charity can potentially help reduce your tax bill. Donating appreciated investments to charity not only entitles you to a tax deduction (assuming you qualify), but also allows you to eliminate the capital gains tax.

This is for informational purposes only. Not to be taken as legal or tax advice.

To see if any of these strategies make sense for you, reach out to Bob Protesto for a free financial consultation.

#### Bob Protesto

Financial Advisor

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### Certificates of Deposit Effective November 1, 2017

TERM	RATE	APY
6 Months	0.60%	0.60%
9 Months	0.75%	0.76%
12 and 15 Months	1.25%	1.26%
24 Months	1.50%	1.51%
30 Months	1.65%	1.66%
12 Month IRA	1.25%	1.26%

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

#### Super \$hare 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%

#### Shopping? Be Prepared!

You are out shopping when suddenly you discover your credit card or debit card is missing. What do you do? For our **Visa** cards, call **1-800-991-4961**. Debit Card holders should call **STAR** at **1-800-523-4175**. Record your plastic card information in a safe place, along with the credit card numbers and 800 phone numbers of all your cards. Don't delay in contacting your card company; the thieves will be using stolen cards as quickly as possible. Try to use only one card while shopping to reduce the risk of a lost or stolen card.

#### Shopping? Be Prepared, Part II

Now is the time to get one of the best interest rate credit cards available... the **Upper Darby Belltelco VISA card**.



You may qualify for a rate as low as 8.90%. Plus, you won't have all the add-on fees that are so popular with the large bank issuers. Compare that to what's in your wallet, and the savings will add up.

#### Shopping? Be Prepared, Part III

Have your budget and stick to it. Avoid buying impulse presents. We have a variety of loans that may help you get the cash you need and avoid overspending. Ask Chris about our "Cut the Red Tape" short term loan, or our personal loans with longer pay back periods. We can help!