

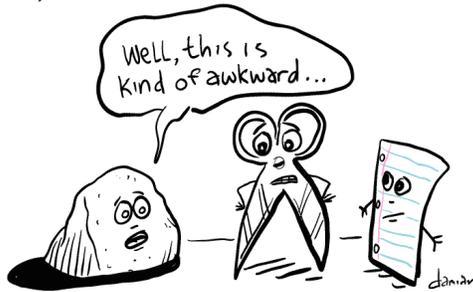


November 2018

Investing in our Members since 1940

Rock, Paper, Scissors

We see it in commercials, play grounds, end zone celebrations, and when the family gathers for Thanksgiving we'll have some more fun with the ageless game of *Rock, Paper, Scissors*.



Here at UDBell we have our own version of **RPS**. If you ever play Chris, you should be aware that he always goes with *scissors* to cut all the red tape in borrowing. On the other hand, Wendy and Maureen need only two pay stubs and rarely use any more *paper* for the Credit Builder Loan. One thing is for sure: you will always get a *rock* solid value when you get your loan from UDBell. Come in and apply for your loan today and take on the staff with *RPS*.



We honor our Veterans on November 11, 2018, and mark the 100th Anniversary of "The War to End All Wars." We thank them for all of their service in protecting us. As we get ready to celebrate Thanksgiving, let's take a moment to remember all of the family holidays our military personnel have missed while defending us. We are forever grateful to the brave men and women who have so proudly served our country.

The Federal Reserve is continuing its plan of gradually increasing rates. The next meeting is scheduled in December, at which time there will be a probable 0.25% hike, with more expected to come in 2019. While an increase does not drastically change a monthly payment, the difference over a long term loan could be hundreds of dollars.

If you are thinking of buying a car or using the equity in your home to get a low interest rate loan, now is the time to act. Take advantage of some of the lowest loan rates in the region. Call Chris to get your pre-approval today and lock in these great rates.

Low Loan Rates!

Home Equity

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

*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

We missed out winning the Mega Millions Jackpot, so we have to keep planning for the future the old fashioned way. If you need advice on your retirement road map, feel free to reach out to Bob Protesto, our Financial Advisor, with your question(s) related to anything Retirement, Investment, or Financial related.

Bob Protesto, CRPC®

Financial Advisor

856-857-6732

rprotesto@bcgsecurities.com

The Board of Directors and staff extend the very best to all of our members this Thanksgiving. It is our privilege to serve the best members in the world.

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 October 19, 2018

TERM	RATE	APY
5 Months	0.60%	0.60%
6 & 9 Months	1.50%	1.51%
12 & 15 Months	2.25%	2.27%
24 Months	2.50%	2.52%
30 Months	2.60%	2.62%
IRA	2.25%	2.27%

When investing in Certificates of Deposit, try utilizing an approach that will your CDs mature at staggered intervals. The technique will help you with future cash availability as well as rolling over at different times. In a rising rate environment, that will help improve the yield as your CDs mature. The 'laddering method' will generally have a better rate of return than having all proceeds in one large investment. Ask us how this strategy can work for you.



It's time for the holidays and all the commercials about what credit card is best for your purchases. Close your eyes and imagine a gravelly voiced announcer telling you the benefits of an Upper Darby Belltelco Visa card.

Wait... you'll need to open your eyes to read about it, because we don't do TV or radio commercials. And that's because we keep our rates and fees at the lowest in the region and nationally. We aren't into market share, celebrities, or stadium naming rights. We only care about what is best for our members. So the next time someone asks "What's in your wallet?" You can proudly say "UDBell Visa, the best credit card in the country."

Have you opened your **Savers Plus** Account? You are just a phone call away from getting a CD like rate on \$2,500. You'll earn as much interest in this account as you would with \$12,500 in a share account. Start earning more today by calling us at 610-734-1883.

Need a really good Stocking Stuffer for the (grand)kids? Open a **Kids Plus** account. \$500.00 will earn 3.00% on all Kids Plus accounts. It's available for all members below the age of 18. So bring in your family members and get them started on their savings plan today. It's a great investment in their future.



It's a Novem**BEAR**
To Remem**BEAR**

Actually, we're really not looking forward to the upcoming Christmas season car commercials...but if you are looking at a car loan (or recently financed one), have we got the deal for you! The **bear** facts are that our car loans rates are as low as **3.49%**.

Stop **growling** about car payments. We can help you manage your money by lowering your rate and/or extending the term on your car loans. Let us know what you owe and the rate, and we'll see if we can reduce your payments. Speaking of Christmas, Santa **Claws** is not the only one to take care of getting presents. We have terrific rates on our Christmas loans, Short Term Loans, and Consolidation Loans. Take some time now to begin your holiday budget, and let us help you with the financing you may need to make everyone's dreams come true.

You'll be smarter than the average bear!

The plans are all in place to meet the friends for shopping and dinner...except there's less than \$15.00 left in your account. But you're not worried; you have **Courtesy Pay** on your UDBell Debit Card. By opting in to this program we may approve and pay your ATM withdraws and debit card purchases up to your \$400.00 overdraft limit saving you both inconvenience and embarrassment. There is no fee to have this overdraft coverage added to your account. Our standard NSF fee of \$29.00 is charged when **Courtesy Pay** is used but your purchase or cash withdraw will be approved.