



**December 2017**

**Committed to saving you money, every day of the year.**

*It's the most wonderful time of the year...* and the perfect time for us to wish all of our members and friends the very best this holiday season.

The staff, Board of Directors and management know how truly blessed we are to serve the best members anywhere. It's an honor and privilege to work for you. Thank you for your business at Upper Darby Belltelco Federal Credit Union

As we look forward to 2018 and beyond, we will continue to offer quality financial services with the goal of constantly saving you more money, with high rate savings accounts and low interest loans. We're always here for you!



***Have we got a gift for you!***



***Our New Savers Plus and Kids Plus Club Accounts!***

As part of our ongoing commitment to offer exceptional value and service to our members, the Board of Directors is pleased to announce two new savings accounts coming in 2018. We will be offering a Kids Plus Account that will pay 3.00% interest on the first \$500 of savings for children up to age 18. We will also be offering a Savers Plus club account that will pay 1.25% interest on the first \$2,500 of savings.

Look for more details in the January newsletter for the official roll out of these two new accounts for our members.

***Cut the Red Tape with our Christmas Loan.***



**Get up to \$5,000 for 12 months with a rate as low as 4.50%.**

Use our Christmas Loan to budget your shopping plans. It will eliminate the higher rate credit card purchases and the impulse buying.

Still using plastic to make your purchases? Compare your interest rate to a **UDBell VISA** card. You will significantly lower your interest expenses with our card.

**Income Tax Tip:** Consider pre-paying your January mortgage or home equity loan payment during the last week of December. The interest paid on your UDBell loan will be reported in tax year 2017 for your deduction.



***Santa's List:***

- \* *Open a Savers Plus Account*
- \* *Open an IRA*
- \* *Apply for a Christmas Loan*
- \* *Have Elves join the Credit Union*
- \* *New Heater for North Pole*
- \* *Vacation Loan for December 26<sup>th</sup>*

Have you fully funded your **IRA** for the year? Do you have an **Educational IRA** established for your child or grandchild? Talk to your tax consultant to see which plan is best for you and have it in place before year end.

Thank you for another wonderful year of serving you, our members. May you and your families have the very best this holiday season!

**Upper Darby Belltelco New Car Rates**  
 Up to 6 Years as low as **2.49%**  
 Up to 7 Years as low as **2.75%**

**Upper Darby Belltelco Used Car Rates**  
 Up to 5 Years as low as **2.69%**  
 Up to 6 Years as low as **3.00%**

Then the Grinch thought of something he hadn't before...  
*"Could I get a loan without a FICO score?"*  
*"The credit union has loans I can apply for, and I'll get the money to go to the store."*  
 If we can make the Grinch happy we can help you too, and then you can get gifts for You Know Who.

If you happen to see Santa delivering gifts in his new sled this year, ask him about his experience borrowing money from UDBell. It's easy to apply and the approval process is quick. Inquire about our great rates and affordable payments.



Santa's very happy about our "**Skip A Pay**" program. Now he can keep his credit intact while missing up to a month of loan payments every calendar year. It's a good way to manage those unexpected bills or expenses. Call the office for details.

*I wish every day would be like Christmas and every night like New Year's Eve.*