



December 2018

Investing in our Members since 1940.



Yes Virginia, there is a really is a financial institution that truly cares about its members... and now is 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 2019 and beyond, we will continue to offer quality financial services with the goal of constantly saving you more money every day. We're always here for you!

*Merry Christmas Buon Natale Joyeux Noel Feliz Navidad
Happy Hanukkah Seasons Greetings Happy Holidays*

Any way you say it, we wish you and your family the Joy and Peace of this special time of year.

Q. What costs about \$42.00 a week, but can buy a lifetime worth of memories?

Hint: See answer below

Cut the Red (or Green) Tape with our Credit Builder Loan.



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

A. Our Credit Builder Loan! Borrow up to \$1,000 for just six months and make their dreams come true!

As members of UDBell, Santa and his elves are eligible for the following services:

- Free Checking
- Free Bill Pay Service
- Free e-statements
- No fee Visa with rate as low as 8.90%
- CDs for as little as \$500
- Free Shared Branching at over 5,000 offices nationwide
- Free on-line banking
- Short term unsecured loans
- Free overdraft protection
- No international fees on debit card
- Low loan rates on new and used cars
- IRA accounts
- Free Medallion Stock Guaranty
- Low rate consolidation loans
- Christmas, Vacation and Savers and Kids Plus Club accounts
- Great Super Share rates
- Skip A Pay

As a member, you and your family are all eligible for the same smorgasbord of services. We want to help you get the most for your membership. How can we help you?

Now for some Holiday Cheer!



So what do financial guys do when preparing a newsletter? They get into the holiday mood by coming up with alternate Grammy Award winning lyrics. Check this out!



(To the tune of *Santa Claus is Coming to Town*)

*You better watch out, you better not cry,
Just because the account is almost dry.
Courtesy Pay is here to save the day.*

*You've got a long list of things to buy
But not enough cash and you don't know why
That's OK 'cause you've got Courtesy Pay.*

*It's there you when you are shopping.
It helps pay all the bills.
It works when you are hungry.
Or vacationing in the hills!*

*So you better sign up. Better get it now,
Cause when you have it you're gonna say "Wow!
Courtesy Pay can really save the day."*

But wait! There's more! Try singing along with this 'Up on the Rooftop' melody...

*Up on the housetop shingles fall
I need to fix that bedroom wall.
The kitchen needs a new countertop.
And I need more room in my workshop.*

*Ho, ho, ho. How to get a loan?
Ho, ho, ho. Just pick up the phone.
Call right away to see St. Chris.
With his great help you cannot miss!*

*No need to say 'Humbug' or 'Boohoo.'
Just call 610-734-1883 extension 222.
Chris will help get the funding you need
And you'll be pleased, yes indeed!
(back to Ho, ho, ho...)*

"Look Daddy. Teacher says, every time a **bell** rings, an Angel gets his wings!" So said Zuzu Bailey to her father, George, in "*It's A Wonderful Life*".

UDBELL will be ringing all year long for our members!

We "Triple Dog Dare You" to find a better Credit card than the UDBell Visa.



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.**

Just a Reminder... If you are taking the children to the North Pole to meet with Santa or going out of country for a holiday vacation, please call the office. We'll make sure your debit and / or Visa credit card will work outside of the USA.

What do you call an elf who sings?



A 'Wrapper'!

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

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082
800.235.1883 Fax: 610.734.0312 www.udbell.org