



October 2024

Where People are worth more than money.

Fall just arrived, with its colorful foliage, morning fog, warm days and cooler nights, pumpkin spice, tailgating and block parties, fire pits, and more. It is also the month of our **OctoberBest** celebration of high CD rates and low loan rates. Catch the \$avings season with our multiple services to put more money into your account and wallet. Call us today to maximize your credit union membership.



Don't let debt wrap you up.



Unwind with our Consolidation Loan!

Now that the Federal Reserve is beginning to nudge rates down, it's time for borrowers to gather their various loan documents and statements to see if lower interest rates may be used to pay off debt faster. Chris has helped hundreds of members with their bill consolidation and can help you, too. Call him today to see what options are available.

The Phillies are going to the playoffs, Penn State is nationally ranked, and the Eagles are...well, the Eagles. If you are looking to buy game tickets, but there's not enough in the account to cover, use our **Courtesy Pay** service to complete your transaction. It allows you to overdraw your checking up to \$400, and the \$24 fee is applied only when the account utilizes the overdraft protection. Enroll your debit card today. Remember...when using this service to make multiple purchases you can minimize fees by using an ATM withdraw up to the \$400 limit.

Does planning your financial future remind you of running through a corn maze? Let Bob Protesto help you navigate it. He has worked with many members develop plans for retirement, education, and other major events. Call and meet with Bob to discuss your individual objectives.

Bob Protesto, CFP®, CRPC®
Financial Advisor 856-857-6732
rprotesto@haddonplanning.com

Securities offered through American Portfolios Financial Services, Inc. (APFS) Member FINRA/SIPC. Investment Advisory Services offered through American Portfolios Advisors, Inc. (APA) an SEC Registered Investment Advisor. Security products purchased or sold are: (i) not insured by the National Credit Union Share Insurance Fund; (ii) not deposits or other obligations of the credit union and are not guaranteed by the credit union; and (iii) subject to investment risk; including possible loss of the principal invested. UDBell, APFS, APA, and Haddon Planning Group are all separate entities.

Now is your time to get one of the best interest rate credit cards available... the **Upper Darby Belltelco VISA card**. It will cut down your credit card interest expense the moment you use it.



There's so much to do and so little time. We can help. Use our remote deposit capture app to electronically deposit your checks. Have it to the office on each business day by 2pm to have it credited to your account the same day. You'll save yourself the time and trip.

Dripping water, creaking floors, short circuiting lights, clanking mechanical devices and drafty windows make great special effects for Halloween movies, but in real life they are screaming to be repaired. Let Chris help you direct all of your home projects with an affordable home equity loan. Your makeover can be so good that your home will be more like a Hallmark set once everything is completed! Let's get started today.

As Halloween approaches, we start to see frightening TV programs designed to scare us. The scariest one I've seen was on the news last night, with a feature on credit cards. Did you know that the national average on store branded credit cards is now over 30%? Talk about being buried alive! Look for what's in your wallet, and check your monthly statement for the APR calculation. If you are paying over 14%, it's time to talk with Chris. You may apply for a UDBell Visa card with rates ranging between 8.9% to 14%, meaning you'll get a card with one of the lowest rates nationally. So, get rid of those scary rates before Halloween, and have a card which will give you much cheer for the upcoming holiday season.



If you are considering purchasing a new or used automobile in October, consider financing the loan at UDBell. We offer some of the lowest rates around as well as affordable Gap insurance on the loan. We also work with Enterprise Car Sales for used cars. Just let them know that you are a UDBell credit union member.

Have you enrolled up for E-Statements? You'll get your statement on the first business day of each month at UDB@Home. It's faster delivery, secure and you can archive up to two years of statements. You may sign up on the home-banking site or call our office to begin using this free service.

Have you tried the Shared Branching Network yet? Find out what many of our members have already discovered. It is now easier than ever to do business with UDBell without making a trip to the office. You may go to a number of credit unions already in the system. It's a national network, so if you are traveling, moving, or have a student away from home, this service is made for you. Check all our credit union locations by calling **800-919-2872** or visit the Shared Branching website www.co-opsharedbranch.org



Did you know...that our Bill Pay program connected with online banking allows for transfers to your accounts at other financial institutions? Simply add your bank/credit union routing number and account number to enable timely transfers (approximately 3 business days). Day One: Submit your transaction; Day Two: The proceeds will be pulled from your UDBell account; Day Three: The funds are deposited at your other financial institution. It can save you time and mileage running from our office to another, or the inherent delays mailing a check to the other institution. You may also want to consider using this option when transmitting funds to a family member, friend, or student.

On the other hand, you may similarly transfer money from your other institution to UDBell using the same method, or call us with your debit card and we can make an immediate transfer. This can be utilized to pay loans, place more funds into your credit union account, or to purchase a CD.

Some things to ponder as we approach the upcoming elections:

"What this country needs are more unemployed politicians." Edward Langley

"It's astonishing how politicians never say anything, yet always insist they are being misquoted." A. E. Neuman