



February 2025

Serving our Members since 1940



The postman has been delivering all those credit card bills from the holidays, IRS tax forms, tuition reminders, January utility bills, etc. Now is the time to talk with Chris about getting our world-famous Consolidation Loan. You'll be able to pay off your balances with their double-digit interest rates with an affordable UDBell loan that can be paid off much faster with our lower fixed rate. You made a resolution to save more this year; let us help you achieve your goal.

Reserve the date! The **85th Annual Meeting** will be held **Thursday, March 27 2025** at **The Oaks**, 511 Oak Lane, Glenolden, PA, starting at **6:30 pm**. Join us as we celebrate another successful year in our UDBell history. Catch up with friends and meet the Board and staff of your credit union. Find out about initiatives for this year and beyond in our **"State of the Credit Union"** address. Seating is limited, so we encourage you to send in your reservation today. We are charging just \$10 per person for the dinner and beverage tickets. Please fill out the reservation form below, or call us at 610-734-1883 today. We look forward to seeing you there!

Get an early start on Spring Cleaning when you sign 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. Either sign up on the home banking site or call the office for set-up.

We always want to see our members, but sometimes distance, inclement weather, transportation, or other issues may prevent you from coming in. This can be disconcerting if you need to cover an upcoming payment. Not to worry, we have a solution. We're pleased to announce that we now offer Debit and/ or Credit card cash advance services for our members to transfer money from another bank to the credit union. There is no fee for accepting the transfer. Consider this as a safe and efficient way to move money for your loan payments, or to move from a low yield bank account and into our Savers Plus or CDs to earn at much higher rates.

**March 27, 2025
Annual Meeting Reservation**

NAME: _____
ACCOUNT NUMBER: _____
Number of Guests: _____

TOTAL @ \$10 per person \$ _____
 Check Enclosed or
 Charge Share
Account _____

Please return to UDBell by March 14, 2025.

Another option to move funds from your bank to your UDBell account is our Remote Deposit Capture, a service tied in with our mobile app. Take a picture of the front and back of your check and send it to us for credit to your account. Please call for details.

PRIVACY NOTICE

Review date: December 2024

At Upper Darby Belltelco Federal Credit Union, your privacy is our top priority. This notice describes how we protect the privacy of your personal non-public information and gives you an opportunity to let us know if you do not want certain personal information about you disclosed to other non-affiliated parties. Throughout this notice, the word "information" refers to personal information about you that may not be publicly available.

Information that we collect and may disclose to others:

We collect only that information that is required in the daily processing of your financial transactions. We never sell your personal information to third parties such as Telemarketing organizations or any other vendors. We collect information about you from the following sources:

- Applications for membership, loans, and other requests for products you submit to us.
- Information about your financial transactions with us.
- Information from consumer credit bureau-reporting agencies.
- Information from Credit, Debit/ATM card transactions.
- Miscellaneous other information required in providing the services requested.
- **We will never request that you give us or verify any personal data via text or e-mail.**

Parties to whom we may disclose your information:

We may disclose information about you to the following third parties:

- Financial services providers, such as those providing Share Draft processing, Credit & Debit/ATM processing, and insurance services.
- Non-financial organizations that provide Statement and Marketing services. There is only one organization that provides this service at this time.
- Bill collection agencies when required.
- Legal requests from law enforcement agencies, as permitted or required by law.

At the present time, we **do not have any agreements** with non-affiliated organizations to perform data processing or marketing services for the Credit Union. All these functions are handled internally within the Credit Union and our affiliates. You will be notified of any future changes in this area.

If you decide to terminate your membership with the Credit Union or become an inactive member, we **will not share** any information we have collected about you, except as may be permitted or required by law.

How to "Opt Out" of certain disclosures of information about you:

If you prefer that we not disclose information about you to parties that **are not affiliated** with the Credit Union, you may "opt out" of these disclosures. That is, you may direct us not to make those disclosures. Your "opt out" will not apply to disclosures that are permitted by law and to those organizations that provide the necessary financial services. If you want to **"opt out"** of any organizations **not affiliated** with your Credit Union, please **call us** on any business day and make that request. The contact number is shown at the bottom of this document. As stated earlier in this notice, currently we do not use any non-affiliated third party organizations at this time for marketing or data processing. All organizations that the Credit Union has agreements with have strict privacy policies and will not sell any members' personal information.

How we protect your information:

Access to your personal information is limited to employees with a specific need to know and who have a business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and member privacy. If necessary, we will take appropriate disciplinary steps to enforce our employees' responsibility to protect your very personal information.

In order to prevent unauthorized access to your information, we maintain standards and procedures that conform to industry and government practices. These security standards and procedures are routinely reviewed and/or tested to verify the integrity of our system.

Your Board of Directors