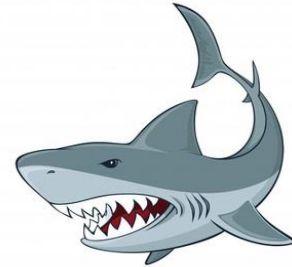




August 2019

Where People are worth more than money.

It's hard to believe that the movie **JAWS** was released in 1975, and that Discovery Channel has just completed its 32<sup>nd</sup> season of **Shark Week**. As you can see, the shark image still resonates with us. We want all of our credit union "crew members" to know we can protect them from the "Sharks" and associated debt that chomps up the weekly paycheck with high interest rates and never ending fees. Come on in and speak with our own "Captain Chris". Sometimes you don't "need a bigger boat" to beat the shark; you just need a better loan.



### Recent Car Borrowers!



### Have we got a deal for you!

We've had a lot of success in the past few months helping members refinance their car loans that they got from the dealership. In many cases the rate has been cut by a third to more than half of the rate on the original loan. If you recently bought a car, check the rate you are paying. You've already demonstrated you can afford the payment. Now may be a good time to keep paying at the current level at a much lower rate, which in turn will save you lots of interest on the remaining term of your loan; or you may lower your monthly payment and use the difference to pay down higher interest rate debt on other loans. Either way, you save! Give Chris a call today to see how we may restructure your car loan payment.

### Get your UDBell Visa Card today.



- One of the lowest rates in the nation
- No Annual Fees
- No International fee add-ons
- No cash advance fees
- It's just the best in the market

So we just went through monsoon-like rain and tropical heat, but the 'Back to School' commercials are already reminding us that cooler temps are just around the corner. As your student and you go shopping for all the essentials, make sure you have a UDBell account set up, too. You'll be able to transfer money as needed, and your student will be able to use their debit card for book store purchases, meal plans, game and concert tickets, etc. There are no fees for the account, and you can transfer funds to your student simply by going to the UDB@Home website or calling the office. We can also provide credit union locations that are part of our shared branching network near your student's college community. It would be our pleasure to serve them.

It looks like the Federal Reserve is putting the brakes on rate hikes for now. While no one can predict how long this moratorium may last, it does offer a window of opportunity to lock into historically low home equity rates. You may use the equity in your residence to help restructure your loan balances, payoff high rate debt, build an addition or pay for tuition, and so much more. Take a look at what you are paying to creditors on a monthly basis and compare the totals to the payments listed below. Chances are you can replace those loans and pay off the debt much faster with your UDBell Home Equity loan. Call us today to get your application started.

<b>Home Equity Loan Rates</b>		
<b>TERM and RATE</b>	<b>Monthly Payment*</b>	
Up to 5 years as low as <b>3.99%</b>	<b>\$18.52</b>	
6-10years. as low as <b>4.49%</b>	<b>\$10.38</b>	
11-15years as low as <b>4.99%</b>	<b>\$7.92</b>	
* Approximate monthly payments for each \$1,000 at lowest rate and maximum term.		
Home Equity Line of Credit as low as	<b>5.25%</b>	

Planning for retirement? You worked hard to get there, and we have someone who will work just as hard with you to plan for your savings. Talk with Bob Protesto, our Financial Advisor. Bob has helped a number of our members and is looking forward to working with you, too. Call Bob today to start your plan.

**Bob Protesto, CFP®, CRPC®**

Financial Advisor

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Securities offered through BCG Securities, Inc., a member firm of FINRA & SIPC. 888.394.2247

Is your debit card enrolled for **Courtesy Pay** overdraft protection? There is no charge to have the protection in place and the \$29 fee is assessed only when your account does not have enough funds to cover the transaction. Be confident that your dining/shopping/internet purchase will go through. Call today to opt in to this service.

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082  
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We were going to try a “**Christmas in July**” promotion, but the plastic decorations melted and the Santa ice sculpture turned into a puddle before we even opened. But that’s OK, because we still have some really cool accounts to help you save for the holidays. Check out our Savers Plus account, featuring a rate of 2.019% on the first \$2,500. It is a great place to earn a higher interest rate while still having instant availability of your funds as needed. So give yourself an early gift and open your Savers Plus today.

**Whether a saver or a borrower...**



...we’ve got what you’re looking for. Let’s get together to save you more!

<b>Certificates of Deposit</b>		
<i>Effective July 18, 2019</i>		
<b>TERM</b>	<b>RATE</b>	<b>APY</b>
<b>6 &amp; 9 Months</b>	<b>1.60%</b>	<b>1.61%</b>
<b>12 &amp; 15 Months</b>	<b>2.25%</b>	<b>2.27%</b>
<b>24 &amp; 30 Months</b>	<b>2.25%</b>	<b>2.27%</b>
<b>IRA</b>	<b>2.25%</b>	<b>2.27%</b>
You may invest in any CD for as little as \$500		
<b><u>Super Share</u></b>		
<b>\$3,000 to \$24,999</b>	<b>0.30%</b>	<b>0.30%</b>
<b>\$25,000 to \$49,999</b>	<b>0.40%</b>	<b>0.40%</b>
<b>\$50,000 to \$74,999</b>	<b>0.45%</b>	<b>0.45%</b>
<b>\$75,000 +</b>	<b>0.70%</b>	<b>0.70%</b>
<b><u>Kids Plus</u></b>		
<b>Up to \$500</b>	<b>3.00%</b>	<b>3.03%</b>
<b>Balance above \$500</b>	<b>0.25%</b>	<b>0.25%</b>
<b><u>Savers Plus</u></b>		
<b>Up to \$2,500</b>	<b>2.019%</b>	<b>2.04%</b>
<b>Balance above \$2,500</b>	<b>0.25%</b>	<b>0.25%</b>
<i>Rates subject to change without notice.</i>		

Our **Routing Code** to set up a direct deposit is **231386467**.

**PATIENCE: The gift you receive when there are too many witnesses.**