

A Scary Story

(with a happy ending)

In honor of Halloween, we offer some scary but true tales to chill your spine, especially if you have accounts at a national bank, many of which have decided to play "trick or treat" with your money.

Did you know...that the average cash advance fee on bank credit card cash advances is 5% (with a minimum fee of \$10), and that the average rate on their cash advance is 23.50%?

...that many bank service charges on checking range from \$9 to \$20 per month, with specific minimum balances and limiting transactions?

...that transfer fees from savings to checking to cover incoming checks are now at an average of \$10 per transfer?

To many people who have bank accounts that apply these fees, this may be chalked up as the price for convenience.

Fortunately, this story can have a happy ending. If you have these same services at UDBell, you'll not only earn more interest; you also wouldn't see any of the fees described above. That's right: no cash advance fees on your UDBell VISA, no checking maintenance fees, no limited check writing restrictions, no transfer fees when you move *your* savings to *your* checking. Instead of looking for innovative ways to remove *your* money from your account, we are determined to limit the nuisance fees and pay better rates. And with Shared Branching, there is always an office close by to conduct your credit union business (see back page for more info).

So keep the goblins and vampires away from your cash. Save it at UDBell for a better deal. Thank you for your business with UDBell!

Get a Million Dollar Rate on as little as \$500. Invest in your UDBell CD today and watch your money grow.

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082
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Squeaky doors? Drafty windows? Need to upgrade from candlelight to electric? Repair the leaky roof? Replace the groaning timbers?

Whether you live in an isolated mansion or a haunted house, the need for repairs is always there. And we'll always be there for you!



Haunted House Equity Rates

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
5 years.....as low as 3.99%	\$185.13
6-10years...as low as 4.49%	\$103.70
11-15 years as low as 4.99%	\$ 79.12

*Based on \$10,000.00 at maximum term

If you are contemplating retirement, switching jobs (and related 401k plan), looking to diversify, or any other questions concerning how to handle your savings, call Bob Protesto for a confidential consultation. He has helped a number of our members shore up their resources and is looking forward to helping you. Contact Bob today.

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

Certificates of Deposit

Effective September 20, 2018

TERM	RATE	APY
5 Months	0.60%	0.60%
6 & 9 Months	1.60%	1.61%
12 & 15 Months	2.00%	2.02%
24 Months	2.10%	2.12%
30 Months	2.10%	2.12%
IRA	2.00%	2.02%

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 network.

If you are near a TruMark, American Heritage, Freedom, Sun, or Sun East office, you may conduct your UDBell business there. But it's not just in the Delaware Valley. 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 of our locations at www.cuservicecenter.com or by calling 800-919-2872.



To provide even more access, Shared Branching is pleased to offer **CU Service Center Call Center**.

The Call Center is available to our members 24 hours a day, 7 days a week. Through a Call Center Representative, you may obtain balance information, perform transfers between accounts with your credit union and make loan payment transfers. The phone number to the call center is **888-837-6500**.

Did you know... that each member in good standing is eligible for an extra \$400 over their account balance with Courtesy Pay? You only pay the \$29.00 fee when you use it and nothing when you don't. It's a great back up plan for those unexpected expenses. Call today to activate your card for this protection.

Don't let debt wrap you up.



Untangle yourself from those high rate credit card bills. We have a number of loans to help. Including our Consolidation Loan that offers great rates and terms, and we can usually cut your interest rate in half. Call Chris today for the details.

"I can't believe what I am seeing."



"Look at the great rates UDBell is offering. You can always 'Count' on them!"

Looking to upgrade transportation?



UDBell New Car (and Broom) Rates

Up to 6 Years as low as **3.64%**

UDBell Used Car (and Broom) Rates

Up to 5 Years as low as **3.64%**

Have you enrolled 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.

And while you are at it, sign up for our Bill Pay Service, too. As long as you make one bill payment every three months, you'll never pay a fee. Think of how much you can save in postage, envelopes, trips to the post office, etc., simply by paying your creditors directly through the credit union. An additional benefit is researching individual creditor payments. Wait until you see how easy it is!