



NOVEMBER 2019

Investing in People Since 1940

“Happy Thanksgiving!” All of us at UDBell extend our best wishes to you and your family. We appreciate your business and are privileged to have members like you. We are fortunate to be able to work with and for our friends. Thank you for your gifts of friendship, laughter, loyalty and support. You are the reason that makes UDBell a special place for all of us, and it is our good fortune to have you as a member.



The office will be closed on Monday, November 11 in honor of Veterans Day, and on Thursday, November 28 as we celebrate Thanksgiving.

Did you know... That the credit union offers a “Skip-A-Payment” Program for personal and car loans? This is available for all members in good standing. Borrowers may skip up to one month per calendar year. Need help with your finances? Need to get past a temporary hardship? This may be a solution. Please see Maureen, Patty, or Wendy or call the office for more information. We’ll help you out.

Are you going “over the river and through the woods” to get to the credit union?



Stuck near the mall? Too busy to get to our office? Need to make a make a deposit/ withdrawal / transfer? Try the Shared Branching Network. It’s designed to save you time and travel. With over 5,000 offices nationwide, you should never be too far from your account with UDBell.

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 designed for you. You can check all of our locations at <http://www.sharedbranching.org> or by calling **800-919-2872**.

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

Certificates of Deposit

Effective November 1, 2019

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%

You may invest in any CD for as little as \$500, and can start your IRA savings with as little as \$1.

Rates subject to change without notice.

Compare our CD rates and you’ll find we have some of the best available and ours come with the best service anywhere.

Shopping? Be Prepared!



You are out holiday shopping when suddenly you discover your credit card or debit card is missing. What do you do? For our **Visa** cards, call **1-800-991-4961**. Debit Card holders should call **STAR** at **1-800-523-4175**. Record your plastic card information in a safe place, along with the credit card numbers and 800 phone numbers of all your cards. Try using only one card while shopping to reduce the risk of a lost card.

Shopping? Be Prepared, Part II

Now is the time to get one of the best interest rate credit cards available... your **Upper Darby Belltelco VISA card**.



You may qualify for a rate as low as 8.90%. Plus, you won't have all the add-on fees that are so popular with the large bank issuers. Compare that to what's in your wallet, and your savings will add up.

Shopping? Be Prepared, Part III

Have your budget and stick to it. Avoid buying impulse presents. We have a variety of affordable loans that may help you get the cash you need and avoid overspending. Ask Chris about our "Cut the Red Tape" short term loan, or our personal loans with longer pay back periods. We can help structure a rate and term to provide the funds for your purchases.

Shopping? Be Prepared, Part IV

You are at the cash register but remember payday isn't until Friday. No worries; you can be covered with Courtesy Pay. Get up to \$400 to cover the unexpected bills. 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 or internet purchase will go through. Call today to opt in to this service.

Honoring our Veterans.



November 11. And every day too.

Home Equity Rates

Effective November 1, 2019

<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

*Approximate monthly payments for each \$10,000 borrowed at maximum term.

Did you ever feel everyone is aiming for you?



If your mailbox is '**stuffed**' with bills, our Consolidation Loan may be the answer. Shake a '**leg**' and '**wing**' it over to the credit union. We'll '**mash**' those high rate loans into one manageable payment, and there won't be any '**leftovers**' when you pay them off. It's as easy as '**pie**'. If you have an '**appetite**' to save your money, we'll '**cook up**' the right plan for you. Call us today for your personal '**recipe**' to reduce debt and '**fatten**' your wallet with the savings.

The Board of Directors and staff extend the very best to all of our members this Thanksgiving. It is our privilege to serve the best members in the world.