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**January 2020**

***New Decade! New Website! Same Exceptional Service!***

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**It's hard to believe we are rolling into 2020, but our vision for the future is crystal clear.** We continue to strive to offer the best rates and values for all our members on both the savings and borrowing sides. Our CD rates continue to be among the best in the Delaware Valley region, and the \$savers Plus and Kid's Plus accounts continue to offer superior rates for saving plans. On the loan side, our Visa has one of the lowest rates nationally, and we continue to offer a variety of loans ranging from six months to fifteen years. Our loan manager Chris Holzer works with members on an individual basis to provide solid lending solutions with the best rates and terms available. We hope you are benefiting from all the financial services available to you and your family.

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Make plans to join us March 26, 2020 at our **80<sup>th</sup> Annual Meeting** at the Oaks, 511 Oak Lane, Glenolden, PA. The meeting will start at 6:45 pm followed by a sit down dinner with a selection of filet mignon; flounder stuffed with crab meat, or a vegetarian dinner. The Board of Directors and management will review our 2019 results and plans for the future. We have more services in the works that will benefit all of our members and look forward to sharing our vision with you. Seating is limited so send in your reservation today. We will be charging \$15 per person for the dinner entrée of their choice and beverage ticket. See more information on page two.

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



***...we've got what you're looking for!  
Let's get together and  
solve the money puzzle!***

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**Apply for your UDBell Visa card today.**

You are about to start tax preparation and you realize how simple it could be to see all of your paid bills in one format. What would you be willing to pay for such convenience? If you answered "Nothing," we have the perfect solution.

Try our Bill Pay Service. You may launch into it through our UDB@Home service. Just enter your creditor(s) information and start sending your payments. No stamps, waiting in line, or payments getting lost in the mail. You'll be able to categorize your payees and get up to eighteen months of payment activity. Best of all, it's free as part of our home banking. Schedule payments to match incoming direct deposits, or set up recurring payments to keep your payment history intact. Just make a minimum of one payment every three months to keep it active. Get started today.

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The office will be closed on Monday,  
January 20, 2020 in honor of  
**Dr. Martin Luther King Day.**  
*"Let Freedom Ring."*

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Looking for a way to start (or re-establish) your credit report? We have our **Credit Builder Loan** to help our members. With just two paystubs you may be eligible to get our \$1,000 short term loan. It can help lead to more credit later. See Maureen or Wendy for your solution.

## Board of Directors Election Notice

It's that time of the year again when a portion of your Board of Directors are up for re-election. Linda Balmer, Rich Pusey, and Rich Votta will need to be confirmed for two year terms. All members in good standing are eligible to place their name in nomination for the Board of Directors or one of the appointed positions on the Supervisory Committee. On an ongoing basis we look for members who seek to become involved in these volunteer positions. It is our members who sustain the credit union and our volunteers keep it well-managed and financially sound.

Anyone interested in running for one of these volunteer positions must submit a brief statement of his or her qualifications, along with biographical data (75 words or less) to the Nominating Committee by March 2, 2020. Call for details. If approved by the Committee, their name will be placed in nomination for the elections to be held at our annual meeting on March 26, 2020. There will be no nominations from the floor at the meeting. A ballot election will take place at the meeting, if required, among those members attending the meeting. Interested individuals may also work with the Supervisory Committee when openings occur to get a feel for these positions and their responsibilities.

### March 26, 2020 Annual Meeting Reservation

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Number of Guests \_\_\_\_\_

Dinner Selection:

\_\_\_\_\_ Filet Mignon  
\_\_\_\_\_ Flounder stuffed with crab meat  
\_\_\_\_\_ Vegetarian selection  
\_\_\_\_\_ TOTAL @ \$15 per person \$ \_\_\_\_\_

\_\_\_\_\_ Check Enclosed or  
\_\_\_\_\_ Charge Share Account \_\_\_\_\_

*Please return to UDBell by March 16, 2020.*

Getting ready to start tax preparation? Filling out student loan docs? Keep your December statement nearby. It will give you the 2019 Dividend and Mortgage Interest figures you'll need. The IRS forms will be mailed in January.

Now is the time for an annual review of your W-4 withholding. If you got married or divorced, gained or lost a dependent, changed your name, or had major changes with non-wage income, family income, or itemized deductions, it's time to check your withholdings. While several people like the one shot refund check as a sort of 'forced savings' plan, the alternate method of increasing deductions (which in turn will increase your take home pay) is also appealing. Start saving more each week to build an emergency fund or use the extra cash to pay down debt. It's your money, and you should control how it's used.

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

### Certificates of Deposit Effective January 1, 2020

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

*Rates subject to change without notice.  
Only \$500 to invest in a CD!*

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.

### New website coming in early 2020

The UDBell.org site has been fully re-designed and will be easier to navigate with more features and information. It will also allow members to apply for any of our loan products directly from the website.

***"I was going to quit all of my bad habits for the New Year, but then I remembered that nobody likes a quitter!"*** Happy New Year from all of us at UDBell!