



December 2019

People Helping People since 1940.



We needed all the bells and whistles for this announcement! We wanted to get a gift for our members that can be used all year 'round, and came up with a new and improved website. We are excited about the new appearance and features the site will provide and can't wait to share it. The new site is in the final design and testing stages and is expected to be up and running later this month or in early January. We designed the site to be mobile phone friendly with easier navigation, simplicity, and lots of information. There will be easy links to online banking and Visa as well as an interactive loan form which will allow our members to apply for a loan online.



Our Financial Advisor, Bob Protesto, recently met with Santa Claus to discuss retirement planning. The good news for all of us is that Santa has no plans to retire any time soon, but he made sure Bob met with all the workshop elves to check on their 401k plans. Now that Bob has returned from the North Pole, he would be happy to get together with you, too.

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Financial Advisor

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When Bob got back to the credit union he introduced Santa to our loan officer Chris. Chris was able to refinance all of Santa's bills used to buy toys and equipment; provide money for a new barn for the reindeer, and make a unique sled loan to upgrade Santa's transportation. Then he helped the elves with our world-famous Credit Builder Loan. If you need money for holidays, be sure to come in and see Chris (and tell him Santa sent you.)

Do you have a Home Equity Line of Credit? Now may be one of the best times to apply for one. All indications are that rates will be flat or even lower through the coming year. Take advantage of these historically low rates to payoff higher interest rate debts. Pay it down fast to save on interest, knowing those funds will be available for future use. Call Chris today.

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082
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**Cut the Red Tape
with our Christmas Loan.**



**Get up to \$5,000 for 12 months
with a rate as low as 4.50%.**

Use our Christmas Loan to budget your shopping plans and make their dreams come true. It will eliminate the higher rate credit card purchases and the impulse buying.

Our members of UDBell - like Santa and his elves - are eligible for the following services:

- Free Checking
- Courtesy Pay
- Free Bill Pay Service
- Free e-statements
- No fee Visa with a rate as low as 8.90%
- Above market rate CDs for as little as \$500
- Free Shared Branching at over 5,000 offices nationwide
- Free on-line banking
- Free overdraft protection
- No international fees on debit card
- Low car loan rates
- IRA accounts
- Credit Builder Loans
- Free Medallion Stock Guaranty
- Low rate consolidation loans
- First mortgages and refinancings
- Christmas, Vacation and Savers and Kids Plus Club accounts
- Great Super Share rates
- Skip A Pay

We want to help you get the most for your membership. How can we help you?



UDBell New Sled and Car Rates

Up to 5 Years as low as 3.49%
Up to 6 Years as low as 3.64%
Up to 7 Years as low as 4.24%

UDBell Used Sled and Car Rates

Up to 6 Years as low as 3.64%



*'Twas two weeks before Christmas
and I couldn't believe
my checking was down to a buck ninety three.*

*I needed some money to buy the right gift
and knew the Credit Union would give me a lift.*

*I talked with Chris and got a great rate
and bought all my gifts before it was too late.*

*So call the Credit Union today if you can.
And you will succeed with your Holiday plan!*

Certificates of Deposit

Effective November 20, 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 & 30Months	2.00%	2.02%
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.

Are you using plastic to make your holiday purchases? Compare your interest rate to a **UDBell VISA** card. You will significantly lower your interest expenses with our card.

***I wish every day would be
like Christmas and every night
like New Year's Eve.***