



June 2020

Where People Are Worth More Than Money

How about some good news! If you are considering borrowing money, you are going to be happy. Interest rates are at historical lows. That means all of the project planning you've been thinking about and working on during the past few months is more affordable than ever and Chris is ready to help you. Whether you are looking for a small loan for brightening up the yard with some landscaping, looking to renovate or add on to your home, or building your 'home office' space, we have loan services that will match your needs. Call Chris today to start making your plans come true and lock into our low fixed rate loans.

Savings rates have fallen, but you can be certain that you will be earning some of the best interest on your UDBell accounts. Our CD rates continue to offer some of the highest rates nationally. Talk with us about establishing a regular schedule for CD investments to maximize your yield. By staggering your maturities you'll create a regular cycle of available cash, which you may then add to or subtract from when they come due. It is a simple process to make your money work harder for you.



Have you opened your Savers Plus account yet? It continues to earn a phenomenal 2.020% on the first \$2,500! (*And yes; you did read it right. It is paying 2.020% on the first \$2,500*). Not only are you earning a great rate of interest, your Savers Plus is also available for withdrawal with no penalties or fees. Call us today to get your account up and running.

### Certificates of Deposit

Effective May 22, 2020

Only \$500 to invest in a CD!

TERM	RATE	APY
6 & 9 Months	0.449%	0.45%
12 & 15 Months	0.797%	0.80%
24 & 30 Months	0.896%	0.90%
IRA	0.797%	0.80%
Share/Club	0.15%	0.15%
Share Draft	0.10%	0.10%
<b>Super \$hare</b>		
\$3,000-\$24,999	0.15%	0.15%
\$25,000-\$49,999	0.20%	0.20%
\$50,000-\$74,999	0.25%	0.25%
\$75,000 +	0.349%	0.35%
<b>\$avers Plus</b>	2.02% of first \$2,500, with 0.15% on remaining balance.	
<b>Kids Plus</b>	3.00% on first \$500, with 0.15% on remaining balance.	

While it is the intent of UDBell to always offer the best rates to our members, please note that Certificate of Deposit, Share Rates, and Loan Rates published in the newsletter are as of the date of printing, and may be changed without notice. For up to date rates, please visit our website at [udbell.org](http://udbell.org).

Is it my imagination, or did it feel like April and May were some of the coolest months on record? Now that we are turning the corner and going into the summer months, it may be time to refurbish or replace the air conditioner. Let's get ready now to have the funds available. We have a variety of personal loans that can help with the maintenance expense. Apply today by completing the secure loan form found on the 'Borrowing' page of our [udbell.org](http://udbell.org) website. All we'll need are two recent paystubs and we can begin processing your application.

<b>Loan Rates</b>	
<b>Home Equity</b>	
<b>TERM and RATE</b>	<b>Monthly Payment*</b>
5 years.....as low as <b>2.99%</b>	<b>\$180.64</b>
6-10years...as low as <b>3.99%</b>	<b>\$101.30</b>
11-15 years as low as <b>4.49%</b>	<b>\$ 76.55</b>
*Based on \$10,000.00 at maximum term.	
<b>Upper Darby Belltelco New Car Rates</b>	
Up to 6 Years as low as <b>3.49%</b>	
<b>7 Years</b> as low as <b>4.24%*</b>	
<b>Upper Darby Belltelco Used Car Rates</b>	
Up to 5 Years as low as <b>3.49%</b>	
<b>6 Years</b> as low as <b>3.49%*</b>	
*Term now available with GAP Insurance	

One of the items that keeps coming up in the news cycle is the word "planning". At UDBell, we would like to help you with your financial plans. Right now would be a good time for any homeowner to talk with Chris about establishing a Home Equity Line of Credit and the flexibility it will offer you. You may not need to borrow today, but the funds would be available for those unexpected expenses. The HELoC is tied to the Prime Rate, which is currently at a historic low. You only pay interest on the amount outstanding. Pay it down fast to save on interest while at the same time building your available amount for the next borrowing need.

Our Financial Advisor, Bob Protesto, continues to meet with members in person and by phone calls to help them manage their investments. He's available to help you, too.

**Bob Protesto, CFP®, CRPC®**  
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Securities offered through American Portfolios Financial Services, Inc. (APFS) Member FINRA/SIPC. Investment Advisory Services offered through American Portfolios Advisors, Inc. (APA) an SEC Registered Investment Advisor. Security products purchased or sold are: (i) not insured by the National Credit Union Share Insurance Fund; (ii) not deposits or other obligations of the credit union and are not guaranteed by the credit union; and (iii) subject to investment risk; including possible loss of the principal invested. UDBell, APFS, APA, and Haddon Planning Group are all separate entities.

Can't see your accounts on line? Need information but don't want to travel to the office? Not able to get to a shared branching office, or find that the local one is closed? Call our 24/7 call center at **888-837-6500** to get account balances and to transfer funds within your account.

Don't get stuck at the cash register. Make sure you have the extra \$400 Courtesy Pay Protection built into your debit card. There is no charge to have the protection in place, and no fee unless you do not have the funds to cover the transaction, in which case a \$29 fee will be assessed. Be confident that your take out/ shopping/ internet purchase will go through. Call today to opt in to this service.



Another plastic option is to carry a UDBell Visa credit card. You can actually save money by using this card. Get one of the nation's lowest interest rates. It is a great way to begin building a credit history while at the same time eliminating additional fees. Call Chris today or send in your secure application found at [udbell.org](http://udbell.org).

***"Who says nothing is impossible?  
Some people do it every day!"***