



October 2020

Proudly serving our members since 1940

It's Octoberfest at the credit union, and we're giving our members the October **Best** Rates! Call today to open your Savers Plus account, paying an incredible 2.020% on the first \$2,500! (*Balances over \$2,500 receive 0.15%*). Simply call the office to set up an account and we can open it the same day. It does not get any easier to save at this fantastic rate.



What do the *Addams Family*, *The Brady Bunch*, *My Three Sons*, *The Waltons* and *Modern Family* have in common?



It's simple. If one member of the family belonged to the credit union, **all** of the parents and siblings would be eligible to join, too. Why not treat your family to the many benefits of belonging to UDBell? We'll provide them with the high quality services and personal attention that have set us apart from the bigger institutions. Invite them to join today. It will be the gift that keeps on giving.

Fall just arrived and that means Thanksgiving and Christmas are approaching fast. Need some money for gifts? Maybe heater repair? New oven for the holiday meals? We can help! From our short-term **Credit Builder Loan** to our low rate **Home Equity Loans**, we've got your solution.

Now is your time to get one of the best interest rate credit cards available... the **Upper Darby Belltelco VISA card**. It will cut down your credit card interest expense the moment you use it.

Certificates of Deposit

Effective September 18, 2020

TERM	RATE	APY
6 & 9 Months	0.300%	0.30%
12 & 15 Months	0.498%	0.50%
24 & 30 Months	0.598%	0.60%
IRA	0.300%	0.30%

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

Super Share

\$3,000-\$24,999	0.150%	0.15%
\$25,000-\$49,999	0.200%	0.20%
\$50,000-\$74,999	0.250%	0.25%
\$75,000+	0.349%	0.35%
Savers Plus	2.02% on first \$2,500, with 0.15% on remaining balance.	
Kids Plus	3.00% on first \$500, with 0.15% on remaining balance.	

Real estate values have been moving up. Do you have equity in your residence that may help you reduce or even eliminate loan payments with other creditors? Ask Chris about the potential benefits of having a Home Equity Line of Credit available for taxes, tuition, replacing higher credit card debt, and a host of other uses.

We provide fixed rate home equity loans for terms ranging from one to fifteen years. Lock in on historically low rates and payoff all your high rate personal loans. You could use this to pay off your existing debt in a fraction of the time. Chris will help with the right loan for you.

It couldn't be an October newsletter without a small tribute to the Halloween gang, so here we go...

What could these movie heroes do with a UDBell Home Equity Loan?

- Dracula:** A new sun room.
- Frankenstein:** Lightning rods.
- Bride of Frankenstein:** New dress, honeymoon.
- Invisible Man:** Private bath, new curtains.
- Werewolf:** New Man Cave.
- Wicked Witch:** Larger broom closet.
- Mummy:** Finished basement.
- My Spouse:** All of the above plus: private bath, new curtains, swimming pool, Christmas gifts, college tuition, pay off the personal loans... (Can anyone else relate to this?)

Make your list and we'll see how we can make it come true. Give Chris a call today. Rates won't stay this low forever.

Home Equity Loan Rates	
TERM and RATE	Monthly Payment*
Up to 5 years as low as 2.99%	\$17.97
6-10years. as low as 3.99%	\$10.13
11-15years as low as 4.49%	\$7.65

*Approximate monthly payments for each \$1,000 at lowest rate and maximum term.

Home Equity Line of Credit as low as **3.99%**

Looking for a New Carriage?



Don't wait for your Fairy Godmother to deliver it. Come in and talk with Chris to get a magical rate for your storybook ride.

Have you checked out our redesigned website? Go to www.udbell.org today to see all the new features and products available to our members. You can download forms, apply for a loan, check rates, find ATMs and more...

An 'Owed' to Debt
By Edgar (*I don't want to be*) Poe



*Oh, when those bills slip through the door and fill me with such dread,
I remind myself of this newsletter and the great rates of which I read.*

I'll make a call and talk with Chris and tell him I need help.

He'll write up an affordable loan that will make me sing and yelp.

And I'll payoff those monstrous bills and get up off the floor.

And to those offers of future debt you may quote me, "Nevermore!"

Sign up for Bill Pay Service today. 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 and tracking expenses.

This service is a part of our home banking, which enables you to see your account(s), transfer to related accounts, and verify incoming and outgoing payments. You may also opt in to get your e-statement delivered the first business day of each month, and build up to two years of archived e-statements once you enroll.

As we prepare for the debates and the upcoming election, here are two philosophical quotes to ponder:

"If you ever injected truth into politics, you'd have no politics." Will Rogers

"All politicians should have three hats - one to throw into the ring, one to talk through, and one to pull rabbits out of if elected." Carl Sandburg

Thank you for your business with UDBell!