



January 2022

It's a New Year! Same Exceptional Service!

HAPPY NEW YEAR

All of us at Upper Darby Belltelco wish you and your family a Happy, Healthy and Prosperous New Year. We resolve to do everything we can to help you with your financial services. Our services include the high rate Savers Plus and Kids Plus accounts, above market CD rates for our savers, low interest rates on loans for our borrowers, easier access and management of your accounts through on line banking, shared branching with other credit unions, free checking, bill pay and e-statements, and no fee debit cards. It is our top priority to give you the best quality services available anywhere.

If you've resolved to save more money in 2022, look to UDBell to make it happen.

Make plans to join us March 24, 2022 at our **82nd Annual Meeting** at The Oaks, 511 W. Oak Lane, Glenolden, PA. The meeting will start at 6:30 pm followed by a buffet dinner. The Board of Directors and Management will review our 2021 results and plans for the future. Hear about our array of services that benefit all of our members. We look forward to sharing our vision with you. Seating is limited, so we encourage you to send in your reservation today. We will be charging \$12 per person for the dinner and beverage ticket. See more information on page two.

Get your UDBell Card today.



Soon you'll receive the gentle reminder from your credit card company about all the purchases you made for Christmas. While reviewing the transactions, check out the interest rate you are being charged. Chances are good that we can save you money by replacing the high interest credit card with our Visa. If your rate is higher than 8.9%, call Chris for a second opinion.

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.

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 banking service. Just enter your creditor(s) information and start sending your payments. No stamps, no waiting in line, no 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.

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, Richard Pusey, and Rich Votta will need to be re-confirmed for another two years. As always, we need individuals interested in taking part in the management of their credit union to please step forward for these volunteer positions. Interested individuals may work with the Supervisory Committee now to get a feel for these positions and their responsibilities.

These important volunteer positions require dedicated individuals to plan, set policies and direct your member owned Credit Union. They provide oversight to ensure that it operates in a sound, prudent manner that meets the needs and wishes of its member owners, along with adhering to all federal and state regulations.

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. We are continually looking for members to become involved in these volunteer positions. Your help sustains the credit union and keeps it well-managed and financially sound organization as we move forward.

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 1, 2022. 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 24, 2022. 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.

March 24, 2022 Annual Meeting Reservation

NAME: _____

ACCOUNT NUMBER: _____

Number of Guests: _____

TOTAL @ \$12 per person \$ _____

___ Check Enclosed or

___ Charge Share Account _____

Please return to UDBell by March 16, 2022.

The office will be closed on Monday,
January 17, 2022 in honor of
Dr. Martin Luther King Day

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. Call Wendy, Dona or Katherine to start the application and schedule your visit to sign the loan documents.

Save for Retirement

With the ringing in of 2022, it's that time again for New Year's Resolutions. If you are like the majority of Americans, then your top three resolutions continue to be the same:

1. Lose weight
2. Get organized
3. ***Spend less, save more***

Additionally, 80% of Americans between ages 30-54 believe they will not have enough money saved by the time they retire. It is in this spirit that we want to help you with Financial New Year's Resolutions you can keep!

- Get a FREE assessment of your finances.
- Find out if you are on track for Retirement.
- Implement an actionable plan towards your most important financial goals.

Talk to our Financial Advisor today to start your 2022 off on the right financial foot!

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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.

Getting ready to start tax preparation? Filling out student loan docs? Keep your December statement nearby. It will give you the 2021 Dividend and Mortgage Interest figures you'll need.