



February 2022

Investing in our Members since 1940

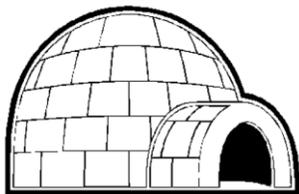


Looking for some more George Washington's in your wallet? We've got him! Whether your needs are small or large, we can help. Take advantage of our cheaper dollars to payoff high interest rate debt (especially for those holiday credit card purchases). We have the Credit Builder Loan up to Home Equity Loans and Lines of Credit to cover all your financing options.

Earn more on your savings with our Certificates of Deposit. Now is the perfect time to build your savings with a structured maturity schedule. Let's start working together today to earn you more on your money!

Reserve the date. Our 82nd Annual Meeting will be held **Thursday, March 24, 2022** at **The Oaks**, 511 Oak Lane, Glenolden, PA, **starting at 6:30pm**. Join us as we celebrate another successful year in UDBell's history. Catch up with friends and meet the Board and staff of your credit union. Find out about our initiatives for this year and beyond in our "State of the Credit Union" address. 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. Please fill out the reservation form on page two or call us at 610-734-1883 today. We look forward to seeing you there!

Home Equity Loan Rates



Has the winter blast chilled your home? Need new windows? Attic insulation? Replacement doors? Furnace? *We can help warm you up with great rates and repayment plans!*

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
5 years.....as low as 2.99%	\$17.97
6-10years...as low as 3.49%	\$ 9.89
11-15 years as low as 3.99%	\$ 7.40

*Approximate monthly payments for each \$1,000 at lowest rate and maximum term.
Home Equity Line of Credit as low as **2.99%**

Get a Million Dollar Rate CD for as little as \$500!

Savings & Certificates of Deposit

Effective January 24, 2022

TERM	RATE	APY
6 & 9 Months	0.300%	0.30%
12 & 15 Months	0.498%	0.50%
24 Months	0.698%	0.70%
30 Months	0.798%	0.80%
IRA	0.498%	0.50%

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

Super Share

\$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+	0.30%	0.30%

Savers Plus **2.02%** on first **\$2,500**, with **0.10%** on remaining balance.

Kids Plus **3.00%** on first **\$500**, with **0.10%** on remaining balance.

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.



**Office will be closed on
Monday, February 21
in honor of Presidents Day.**

Spring car buying season will be here soon. If you are considering a new or used **Automobile**, please consider UDBell for your financing needs. We offer some of the best rates around and can often work out a payment to meet your budget.

Ask Bob

One of the best things you can do for your retirement is to max out your retirement plan and IRA contributions each year. Traditional IRA, 401(k), and 403(b) contributions are tax-deductible every year you contribute and grow tax-deferred. Roth IRA contributions are after tax, but have the ability to be tax-free when you withdraw in retirement.

Regardless of the plan, your goal should be to try to contribute to the IRS maximums each and every year. The more you put in, the greater the appreciation over time, and the more secure your retirement will be.

As you sit down to complete your 2021 Tax Forms, realize that you have until the filing deadline –April 18, 2022 – to contribute to your IRA for 2021. If you are under 50, you can contribute up to \$6,000. If you are 50 or over, you may contribute up to \$7,000.

Talk to our Financial Advisor Bob Protesto to learn more and figure out what is best for you!

Bob Protesto

Financial Advisor 856-857-6732
rprotesto@haddonplanning.com

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