



March 2022

Where People are worth more than money.

Spring Cleaning Time has officially arrived, and so have our solutions to help you with your projects. We've got **Home Improvement** loans to help with anything from garage and appliance replacement, storm windows, roofing, siding, landscaping, patio upgrades, and more!

Perhaps the multiple monthly bill payments are weighing you down. Clean 'em up with a lower rate **Consolidation Loan**, or use our **Credit Builder Loan** for a quick shot of cash. Or maybe it's time to replace the car with a newer model? Contact us and we'll work out your solution!

Unclutter your desk and get your financials better organized by using UDB@Home! With E-statements and Bill Pay, you'll have what you need in one organized place.



Plan now to join family and friends and enjoy an evening of fun and food at this year's **Annual Meeting**, to be held at **The Oaks, 511 Oak Lane, Glenolden, PA** on **Thursday, March 24, 2022**. You'll hear from the Board of Directors and Management about the strength of your credit union, initiatives in the works and our plans for future growth. You are what makes the credit union a success and we would love to see you there! Call us at 610-734-1883 or send in the slip.

Planning any Spring Break trips here or abroad? Be sure to contact us ahead of your travels to ensure your **Debit MasterCard** and /or **Visa credit card** will work while travelling or overseas.



When you use your UDBell card, not only will you get the best exchange rate for your transactions, you'll also avoid the International Transfer Fee that so many institutions love to surcharge. It's just one more advantage of carrying a UDBell debit or credit card in your wallet!

**March 24, 2022
Annual Meeting Reservation**

NAME: _____

ACCOUNT NUMBER: _____


NUMBER OF GUESTS:

_____ Guests @ \$12/per person \$ _____
TOTAL \$ _____

___ Check Enclosed or
___ Charge Share Account _____

Please return to UDBell by March 16, 2022.

On the road and can't get to the office? We have over 5,000 Shared Branches nationwide, including 40 in the Delaware Valley. Just show ID and give them your account number and you'll have full access to your UDBell accounts. To find a shared branch near you, visit <http://www.sharedbranching.org> or call **888-748-3266**.

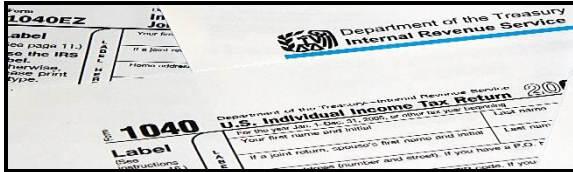
We  Our Members!

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082
800.235.1883 Fax: 610.734.0312 www.udbell.org

Tax Tips

Are you having your tax refund automatically deposited? UDBell's Routing Number is **231386467**. Be sure to place your account number with suffix "00" for savings or suffix "07" for checking.

Taxes Are a Drag (But They Don't Have to Be.)



As you are preparing your 2021 Tax Return, your accountant (or TurboTax) may ask you very important questions about what you did (or did not do) over the past year in hopes of getting a couple extra dollars back from Uncle Sam.

However, it may be time to start asking yourself some different tax questions – questions that could potentially save you thousands or even tens of thousands of dollars over your lifetime.

- Am I saving in the most tax efficient way for my retirement?
- How does a Roth IRA work? And is it for me?
- Do I have to pay Income and Capital Gains Taxes on my investments and dividends every year?
- How much will the kids vs. Uncle Sam get if I die?

Instead of looking backward and asking what could have happened, let's put a plan in place looking forward. Make an appointment to sit down and talk with our Financial Advisor, Bob Protesto, to learn more!

Bob Protesto, CFP®, CRPC®
Financial Advisor
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The Federal Reserve is expected to make numerous rate hikes going forward. Now is the time to lock into your low home equity rate. Think of what you could do to restructure your finances with a five, ten or fifteen year loan. Don't miss out on an opportunity to get your low rate.

Your Best Home Equity Loan and Car Loan Rates!

Home Equity

TERM and RATE	Monthly Payment*
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

*Based on \$1,000.00 at maximum term.

Upper Darby Belltelco New Car Rates

As low as **1.99%**

Upper Darby Belltelco Used Car Rates

As low as **1.99%.**

*Other terms and rates available;
Call Chris for your loan options.*



Enterprise Car Sales has been a trusted partner of the credit union movement for many years. Get a great used car at an unbelievable low price and a UDBell low rate loan to match it! Check their inventory and prices at <https://www.enterprisecarsales.com> or call **888-227-7253** for a location near you.

Spring Break/ St. Patrick's Day/ March Madness. The plans are in place to meet the friends for shopping and dinner...except there's less than \$10.00 left in your account. But you're not worried; you have **Courtesy Pay on your UDBell Debit Card!** By opting in to this program we may approve and pay your ATM withdrawals and debit card purchases up to your \$400.00 overdraft limit, saving you both inconvenience and embarrassment. There is no fee to have this overdraft coverage added to your account. Our standard NSF fee of \$29.00 is charged when Courtesy Pay is used and your purchase or cash withdraw is approved. Call the credit union and opt-in to Courtesy Pay today.

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