



**April 2022**

**Where People are worth more than money.**

We've seen that the Fed is trying to keep pace with us and our great savings and CD rates. They are conveying the prospect of more increases this year and we're glad they are following our lead to help savers.

On the other hand, we continue to offer some of the best loan rates on personal loans to new and used car loans, home equity and lines of credit, and one of the best Visa rates in the nation. If you are planning to borrow, now is your best time to lock in your rate. Call Chris, Wendy, Dona or Katherine today to get your loan application started.

Have you noticed the continuous rise in housing prices over the past year? Many home owners have much more equity in their residence as a result; equity that may be used to borrow or refinance at historically low interest rates. Take a look at your loan and credit obligations and see if we may be able to roll them into a low fixed rate home equity loan or provide a flexible home equity line of credit to be available for future needs. Talk with Chris to determine your best option(s), but hurry before the Fed rate hikes start to raise the related home equity interest rates.



April brings Earth Day and recognizes "Going Green". We invite you to sign up for your free e-statement. Not only will you be saving trees, you'll get your complete statement on the first business day of each month, plus you'll have up to a 24 month archive of statements in the event you need to research a payment or deposit. Sign up today at UDB@Home.

**Need credit? Ask us. It's in our name and it is what we do.**

**Check out these great loan rates  
(and lock in while they are still this low)!**



#### **Upper Darby Belltelco New Car Rates**

Up to 4 Years as low as **1.99%**  
Up to 5 Years as low as **2.49%**  
Up to 6 Years as low as **2.99%**  
Up to 7 Years as low as **3.69%**

#### **Upper Darby Belltelco Used Car Rates**

Up to 3 Years as low as **1.99%**  
Up to 4 Years as low as **2.49%**  
Up to 5 Years as low as **2.99%**  
Up to 6 Years as low as **3.49%**



#### **Home Equity Loan Rates**

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

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

Ten Year Home Equity Line of Credit as low as **2.99%**

Many thanks to all of our members who joined us at the March 24, 2022 Annual Meeting. It was great to see so many of our friends again. Thank you to all of our members who have contributed to our success. We are stronger together.

---

It's an early April morning and the chill requires a heavy coat before heading to work. By closing time the weather is perfect, and we forget to take the jacket home. And then the next morning we realize we still need it.

That's how Courtesy Pay service works: it's there when you need it. Sometimes our checking account heads into rough weather. That's when we know we have a way to still get our bills paid on time, avoid late fees and keep our credit score intact. The best part is that you only pay the \$29.00 fee per transaction when it is used.

If you need the extra protection on your debit card, just call us and we will link your card to the service. Once again, no charge unless you need it.

---

How did last year's economic disruptions impact your plans? What's the reaction to the rapid inflation at the pumps and in the stores? Are you still on track for your financial goals? The economy has changed, and all of us may need to respond. Take time to reevaluate how well you are doing in preparing for the future, with tuition, weddings, vacation homes, and retirement among the goals we set. Are you on track? Now is a good time to recalibrate and perhaps get a second opinion. Call Bob Protesto to review your plan and make adjustments to make the most out of your funds.

**Bob Protesto, CFP®, CRPC®**  
**Financial Advisor 856-857-6732**  
**[rprotesto@haddonplanning.com](mailto:rprotesto@haddonplanning.com)**

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.

I just finished that glorious Spring ritual of filing taxes. While I can think of at least a million activities that are more fun, I found myself pleasantly surprised when I was researching last year's payments to charities. I could find everything I needed in my **Bill Pay Service**. Church, school, and other donations were all listed for last year's payments, as well as payments to creditors, utilities, medical and transfers. It was a lot easier than going through separate check registers.

Have you enrolled yet? Take a look at the many conveniences the service offers: free postage, payee listings, proof of receipt, history of payments, scheduled payments, and much more. Plus, you don't pay a fee if you use it at least once every three months.

---



When doing your spring cleaning be sure to be attentive to your card rates. Now is a great time to cultivate a new card strategy that will help you grow your money.

---

### **Tax Time Tips**

For direct deposit of your refund, our Routing Number is 231386467. If the refund is to your share account, indicate 'savings'; and 'checking' for your share draft account.

Consider updating your payroll withholding to get more in your weekly take home check. If you received a refund of \$1,000 or more, you are withholding too much. Take your refund and divide by 52 to see how much more you could save/ invest/ pay on bills/ spend each week, instead of filling out multiple tax forms and waiting an average of six months for your money.

***"The taxpayer: That's someone who works for the Federal government but doesn't have to take the civil service examination."***