



October 2022

Proudly Serving our Members since 1940

Rates have skyrocketed in the past seven months and look to climb even higher as the Fed tries to control inflation. While no longer at the historic lows that we became accustomed to, there is still an opportunity to lock into a home equity rate before the predicted future increases take place. Home values in the Tri-State area have significantly increased, meaning you have more equity today than a year ago. All of these factors still help borrowers obtain affordable loans in today's environment. Make your plans and call Chris today to get started on your loan.

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



Moon beams shooting through the ceiling. Curtains waving in the breezy window sill. A cold draft coming through the door. Creaks and groans as the heater turns on. These can all be used as Halloween movie props, but when they happen inside our home it is a truly frightening experience (especially when the utility bill arrives). Let's get it all fixed in time for Thanksgiving. Get a small personal loan, a Home Equity loan or line of credit. Talk with Chris to see what affordable option works best for you.

Home Equity Loan Rates

TERM and RATE	Monthly Payment*
5 yr. as low as 4.24%	\$185.30
6-10 yr. as low as 4.49%	\$103.65
11-15 yr. as low as 5.24%	\$ 80.40
Ten Year HELoC as low as 4.74%	

*Based on \$10,000.00 at maximum term.

Get your UDBell Card today.



Do you have a UDBell Visa credit card? Our card continues to offer one of the lowest rates in the nation, with no fees for cash advances or international purchases. It also provides an additional layer of purchase confidence in those times you may not have enough funds to cover a debit card purchase. You can also avoid paying interest if you pay the balance off monthly, and it is another component in building your credit report and related FICO score. Call today to get your application.

UDB@Home News



No trick; it's a treat! You can now get an image of your paid checks through our online banking and "UDBell FCU" App. Just click on the check number in your on-line activity and the image will appear to view, print or save.

Mobile Deposit is now available for all eligible members! Download the App in either the Apple App Store or Google Play Store, and register your account with Mobile Banking under "Deposit".

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

Retirement Planning Webinar Series

Planning for retirement? Retired? Looking to the future? Check out our upcoming webinar series hosted by our Financial Advisor Bob Protesto on Wednesday nights at 5:30PM. Bob and his guest speakers will be covering a range of topics that can help you make informed decisions today that will payoff later. Click the following link to enroll in one or all the offerings [Register Here](#) or enroll through our UDBell.org website under Additional Services > Financial Advising.

October 19th - Investing for Retirement: Market Update, Where Are We & What's Next? with Marc Kirby, VP at JPMorgan Asset Management

Markets have been under pressure this year as elevated inflation, a more hawkish Federal Reserve, slower growth, and geopolitical tensions have all weighed on both valuations and investor sentiment. What does this mean for investors as they save for retirement, and especially as they turn their nest egg into a consistent income stream in retirement?

October 26th - Are You Sure Your Retirement Strategy Fits? with Alex Murguia Ph.D., CEO & Co-Founder of RISA LLC

If you've ever wondered: How do I transition into retirement? Where do I start? How do I put a plan together?...Then you do not want to miss this webinar. We will review the steps you need to know.

November 2nd - Social Security: 7 Keys to Enhancing Benefits with Beau Barrabee CRPC, Regional VP at Allianz Life

Social Security continues to play a critical role in a successful retirement strategy. Is your plan taking full advantage of what Social Security offers? Let's rethink your retirement income strategy.

November 9th - Planning for Healthcare Costs in Retirement with Ed Malloy of Malloy Medicare Advisors

Rising healthcare costs is consistently among the top 3 concerns for retirees. We'll cover: What you need to know about Medicare; How and when you should enroll; What it costs and what it covers; Changes in 2023 & beyond due to recent legislation.



Your friends call and invite you to the next game, but you're running short on cash. If you have Courtesy Pay, you're all set to cheer on the home team. Get up to \$400 in overdraft protection on your debit card. You'll only pay the \$29 courtesy pay if your account is actually overdrawn. Be sure your card is set for this service; call the office today to have us add it to your account.

It's time to 'slash' those high rate credit cards



and 'reap' in the Saving\$!

Talk with Chris about our affordable Consolidation Loan solution to payoff your credit cards and loans faster and at a lower rate.

Looking to get a better return on your savings? Our Certificate of Deposit rates are the highest in years. You may open a CD for as little as \$500 and earn significantly more interest on those funds. Try to develop a maturity ladder to have CDs come due at regular intervals, which will ensure future liquidity as they come due. If you have any questions about such an investment plan, call us and we can help you get started.

Can you believe it? This year marks the tenth anniversary of Frankencost, the blizzard that hit the East Coast right before Halloween in 2012. Even though we've enjoyed a late Summer, it's time to prepare for Winter and the Holidays. Plan your spending budget now, and ask Chris about getting a loan for your gifts and purchases

It's been a rough economic stretch. Perhaps this observation helps:

"Government economists are about as useful as a screen door on a submarine..." John Mauldin