



November 2022

UDBell. Where People are worth more than money.

If your mailbox is ‘**stuffed**’ with bills, don’t ‘**wine**’ about it: Our Home Equity and Consolidation Loans may be the answer. Shake a ‘**leg**’ and ‘**wing**’ it over to the credit union. We’ll ‘**mash**’ those high-rate loans into one manageable payment with a ‘**berry**’ good rate and there won’t be any ‘**leftovers**’ when you pay them off. It’s as easy as ‘**pie**’! If you have an ‘**appetite**’ to save money, we’ll ‘**cook up**’ the right plan for you. Call us today for your personal ‘**recipe**’ to reduce debt and ‘**fatten**’ your wallet with some ‘**sweet**’ savings. Chris will ‘**whip up**’ the loan just for you!



The Board of Directors and staff extend the very best to all of our members this Thanksgiving. It is our privilege to serve the best members in the world.

UDB@Home News

You can now get an image of your paid checks through our online Home 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”.

The office will be closed Friday, November 11 in honor of Veterans Day, and on Thursday, November 24 to celebrate Thanksgiving. All of us at UDBell wish you and your family a Happy and Blessed Thanksgiving.

*Over the river and through the woods
to Grandmother’s house we go,
If we need some cash along the way
Shared Branching can get us the dough...*



Whether a saver or a borrower...



**...we’ve got what you’re looking for.
Let’s get together to save you more!**

Looking to establish credit? Maybe need a second chance to restore your history? Ask about our **Credit Builder Loan**. It’s available to any member in good standing. All we need are two paystubs and we’ll get you on your way.

Too busy to get to our office? Need to make a make a deposit/ withdrawal / transfer? Try the Shared Branching Network. It’s designed to save you time and travel. With over 35 local and 5,000 offices nationwide, you should never be too far from your account with UDBell.

If you are traveling, moving, or have a student away from home, this service is designed for you. Check all of our locations at <http://www.sharedbranching.org/> or by calling **800-919-2872**.

Thank you, Veterans!



We salute all of our Veterans and thank each of you for the sacrifices you made in order to protect us. We honor you on Veterans Day and remember your dedication and courage every day. May God protect all who have followed in your footsteps to serve and protect America.

Did you know... That the credit union offers a "Skip-A-Payment" Program for personal and car loans? This is available for all members in good standing. Borrowers may skip up to one month per calendar year for a \$25 dollar fee. A modification agreement will be signed to insure your loan file reflects the skip and it will keep your credit report intact.

Need help with your finances? Need to get past a temporary hardship? This may be a solution. If you need assistance, please call the office for more details. We'll help you out.

Do you know anyone who determines a room's thermostat setting based on whether or not they can see your breath? That could be the first hint that a new heater is needed. Talk with Chris about our variety of loans to help with appliances, insulation, remodeling, etc. for a better home environment.

CD Rates

Effective October 27, 2022

| Term | Rate* | APY |
|-----------------------|--------|-------|
| 6 & 9 month | 1.489% | 1.50% |
| 12, 15, 24 month | 2.716% | 2.75% |
| 12mth-Jumbo** & 30mth | 2.960% | 3.00% |
| IRA | 1.982% | 2.00% |

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

**Minimum of \$50,000 for 12 month Jumbo CD.

"Just one word... '*Plastics*'."

Holiday spending is just around the corner. Will you have the extra money you need for when you need it? We have a number of options for you!

With one of the lowest rates in the nation and no annual, over the limit, or international fees; our Visa card is one of the best credit cards to have in your wallet. Apply now to avoid the rush before shopping. Call Chris to get started.



Some members prefer using our MasterCard Debit Card for their purchases. Tied in with your UDBell share draft/checking account, you can budget with what you have in the account and track purchases with our UDB@Home Online Banking or our UDBell Mobile App. But wait, there's even more!

Does this sound familiar... '*The sale ends today, but I don't get paid until Friday.*' Don't get stuck at check out. Make sure you have the extra \$400 **Courtesy Pay Protection** built into your debit card. There is no charge to have the protection in place, and no fee unless you do not have the funds to cover the transaction, in which case a \$29 fee per transaction will be assessed. Be confident that your debit card take out/ shopping/ internet purchase will go through. Call today to opt in to this service.

Looking to make a big purchase using your debit card? Buying items from a company outside of the USA? Be sure to call the credit union to have your limit reviewed and increased for your purchase to go through.

And finally, Will Rogers' timeless observation applied to the election:

"The more you read and observe about this Politics thing, you got to admit that each party is worse than the other."

Happy Thanksgiving from all of us at UDBell.

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