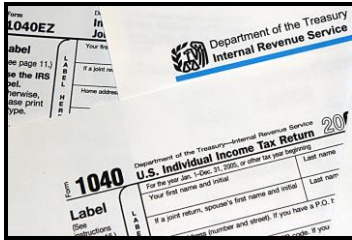




March 2023

Investing in our Members since 1940



Getting ready for the annual ritual of filing your tax returns? Be sure to have the correct routing number and account number on your return for your refund. UDBell's Routing Number is **231386467**. Be sure to fill in your main account number, followed by "00" for your share deposit; or use suffix "07" to have the refund credited to your checking account.

3-23-23: Reserve the date. Your **83rd Annual Meeting** will be held **Thursday, March 23, 2023** at **The Oaks**, 511 Oak Lane, Glenolden, PA, starting at 6:30pm. Join us as we celebrate another successful year in our UDBell history. Catch up with friends and meet the Board and staff of your credit union. Find out about 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 are charging just \$10 per person for the dinner and beverage ticket. Please fill out the reservation form on page two and return by March 15, or call us at 610-734-1883 today. We look forward to seeing you there!

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

As February came to a close we started noticing crocuses making an early appearance, robins in the yard, later sunsets and trees beginning to bud. Looks like the groundhog got it wrong this year. It reminds us that Spring cleaning season has officially arrived. What are your plans? If you are thinking about any home renovations, additions, or gardening make overs, be sure to talk with Chris about our affordable home equity loans to finance your project.

Savings & Certificates of Deposit

Effective February 16, 2023

TERM	RATE	APY
6 & 9 Months	2.956%	3.00%
12 & 15 Months	3.440%	3.50%
24 Months	3.682%	3.75%
30 Months	3.922%	4.00%
IRA	2.956%	3.00%

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

Super Share

\$3,000-\$24,999	0.548%	0.55%
\$25,000-\$49,999	0.648%	0.65%
\$50,000-\$74,999	0.747%	0.75%
\$75,000+	0.995%	1.00%

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.

Car lots are beginning to have more inventory for the first time in a few years. If it is time for you to trade in or buy a new vehicle, be sure to compare the credit union rate and terms against dealer financing. Often times we can lower your rate and term to save you hundreds of dollars over the course of a loan. Get preapproved today, or talk with Chris about refinancing a recent purchase. We are sure that we can help save you money.

Home Equity Rates

TERM and RATE	Monthly Payment*
5 years.....as low as 5.49%	\$191.05
6-10years...as low as 6.24%	\$112.30
11-15 years as low as 6.49%	\$ 87.15
Ten Year HELOC as low as 6.49%	

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

Sign Up For Mobile Deposit!



We've been making several technical upgrades to serve you even better, and one of the best services we've introduced is our Mobile Deposit Capture app. Download the App by searching "**UDBell FCU**" in Apple's App Store or Android's Google Play Store, and then sign up for our mobile deposit feature to deposit checks to your account. While ACH direct deposit is a faster and more efficient way to have your money credited to your account, not all places of employment have that feature, and many others still write checks in lieu of direct deposit. Our program is included within our mobile banking application. We always like seeing our members in person, but this will help speed up the delivery of checks you may receive for payroll, gifts, refunds, etc., as well as save you valuable travel time and gas.

March 23, 2023 Annual Meeting Reservation

NAME: _____
 ACCOUNT NUMBER: _____
 Number of Guests: _____

TOTAL @ \$10 per person \$ _____
 ___ Check Enclosed or
 ___ Charge Share Account _____

Please return to UDBell by March 15, 2023.

Getting ready to retire? What should I do with the pension/401K plan? Do I have a plan in place for my family? Should I transfer my traditional IRA to a Roth? Talk to our Financial Advisor Bob Protesto to learn more and figure out what is best for you!



Bob Protesto, CFP®, CRPC®
Financial Advisor 856-857-6732
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

Did you know... that you may apply for loans on our website? Go to udbell.org and click on the Borrow button on the top right, then complete the fillable application. Our lending team will begin the approval process and keep in touch with you to schedule your loan closing.

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

Great news to all of our college bound students! We teamed up with Sallie Mae and have become an official partner for their student loan program. Visit our Loan Page at udbell.org and see the undergraduate and graduate programs available for our members, as well as residency and relocation loans. Sallie Mae offers competitive interest rates and multiple repayment options for borrowers.

We are looking forward to seeing you at the Annual Meeting on March 23. Make your reservation today.

An Irish Blessing
*Every night I get down on my knees
 to thank God I'm still on my feet.*