



UDBELL
Federal Credit Union

December 2023

Investing in our Members since 1940.



Yes Virginia, there is a really is a financial institution that truly cares about its members... and now is the perfect time for us to wish all of our members and friends the very best this holiday season.

The staff, Board of Directors and management know how truly blessed we are to serve the best members anywhere. It's an honor and privilege to work for you. Thank you for your business at Upper Darby Belltelco Federal Credit Union

As we look forward to 2024 and beyond, we will continue to offer quality financial services with the goal of constantly saving you more money every day. We're always here for you!

*Merry Christmas Buon Natale Joyeux Noel Feliz Navidad
Happy Hanukkah Seasons Greetings Happy Holidays*

Any way you say it, we wish you and your family the Joy and Peace of this special time of year.

Have we got a gift for you!



Looking for that special gift for a family member? **Offer them the gift of membership at the credit union.** They'll start saving more right away, get the lowest loan rates available, and best of all, it's made in the USA!

We have to go back many years to find CD rates as high as they are right now. Take a look at the how much more you can earn in this safe investment. A one year CD for as little as \$500 will earn \$26.25. To get that much in savings, you'd need a \$26,250 average balance for twelve months. See how much you have in the accounts and try to formulate a staggered investment schedule to have multiple CDs maturing at different intervals. It will provide you much more in earnings and predictable liquidity as well.

Q. What costs about \$42.00 a week, but can buy a lifetime worth of memories?

Hint: See answer below

Cut the Red Tape with our Credit Builder Loan.



Use our Credit Builder Loan to budget your shopping plans. It will eliminate the higher rate credit card purchases and the impulse buying.

A. Our Credit Builder Loan! Borrow up to \$1,000 for just six months and make their dreams come true!

HO, HO, HO!
Let your money grow, grow, grow!



As members of UDBell, Santa and his elves are eligible for the following services:

- Free Checking
- Free Bill Pay Service
- Free e-statements
- No fee Visa with a rate as low as 8.90%
- CDs for as little as \$500
- Free Shared Branching at over 5,000 offices nationwide
- Free on-line banking
- Short term unsecured loans
- Courtesy Pay coverage up to \$400
- No international fees on debit card
- Low loan rates on new and used cars
- IRA accounts
- Free Medallion Stock Guaranty
- Low-rate consolidation loans
- Christmas, Vacation and Savers and Kids Plus Club accounts
- Great Super Share rates
- Skip A Pay

As a member, you and your family are all eligible for the same smorgasbord of services. We want to help you get the most for your membership. How can we help you?

You're rushing to the mall; wrapping gifts; preparing meals; visiting family and friends; heading to work, etc. etc. etc. There's so much to do and so little time. We can help. Use our remote deposit capture app to electronically deposit your checks. Have it to the office on each business day by 2pm to have it credited to your account the same day. You'll save yourself the time and trip.

Don't want to use the app? That's OK, try our Shared Branching Network. There are dozens of credit union locations in the Delaware Valley (and thousands nationwide) that can help you with deposits, withdrawals and transfers with your UDBell account. Check out our website to find a location near you.

"You better watch out..!" It's the beginning of a classic Christmas song, but also a modern day warning when shopping.



The two bandits from **Home Alone** figured out that cyber-crime is less hazardous than breaking and entering. Their nemesis, Kevin, provided the following tips to keep your money safe:

- All debit card purchases go through your share draft account, so it is a good idea to keep your funds in your main share account and transfer to checking just before the purchase.
- Go to our web site and add your card for debit card alerts. You can manage the information you want to monitor, including amounts, declines, and international transactions.
- View your account regularly with our on-line banking, available for your PC and/or mobile phone.
- If you get a call to confirm a transaction, only share the last four digits of your card. You may also contact the office during business hours to verify incoming calls.

Are you using plastic to make your purchases? Compare that card's interest rate to your **UDBell VISA** card.



You will significantly lower your interest expenses with UDBell Visa and eliminate a lot of the associated fees found with big bank cards.

I wish every day would be like Christmas and every night like New Year's Eve.