



**March 2024**

**Proudly Serving Our Members Since 1940**



It's March! Time for celebrating St. Patrick, moving to Daylight Savings Time, greeting the arrival of Spring, Easter, and cheering for our favorite team during March Madness. And let's not forget the biggest event of all...our **Annual Membership Meeting**. We hope you can join us as we look back at 2023 and share our plans for this year and beyond. Thanks to all of our members who have contributed to our success.

**Reserve the date. Your 84<sup>th</sup> Annual Meeting** will be held **Thursday, March 21, 2024** at **The Oaks**, 511 Oak Lane, Glenolden, PA, starting at 6:30pm. Join us as we celebrate one of the most successful years in UDBell's history. Catch up with friends and meet the Board and staff of your credit union. Find out about our initiatives for this year in our "**State of the Credit Union**" address. Please fill out the reservation form on page two or call us at 610-734-1884 today. We look forward to seeing you there!

**Mark your calendar. Spring arrives March 19...** and with it comes the associated Spring Cleaning Plans, Tax Filing(s), maybe looking at a new car or home improvements, daydreaming about vacation, etc.

Whatever your Spring project may be, we can help. We've got a financial toolbox to fix just about any need out there. Whether a short-term loan to buy garden supplies, competitive rates for new and used car purchases, and low fixed rate home equity loans to finance the big stuff, we've got it all.

For greater flexibility, why not consider getting our Visa card, offering one of the lowest rates nationally and fewest fees anywhere. You may also want to obtain an unsecured personal line of credit, or establish a home equity line of credit to meet those unexpected expenses in the future.

No matter what the need, our "Loan Stars" can help. If you are looking to borrow, look to Upper Darby Belltelco Federal **Credit** Union. 'Credit' is in our name and it is what we do best for our members!

Get your **UDBell** Card today.



Spring cleaning time is here. So are the related expenses. Spend wisely. Check your credit card rate. Is it lower than **8.90%**? Is it loaded with fees? A recent merger announcement between two card giants reported card portfolios with rates exceeding 30% in some cases. Maybe it's time to change the cards *in your wallet* and save some interest in the process.

Save more time, paper, and mailing expenses. Instead of mailing your Visa payment with a check, visit us on line at [www.udbell.org](http://www.udbell.org) and click onto the Visa link. You can manage your account on line and pay through an automatic debit. It's the fast and secure way to manage your account.

We  Our Members!

## Taxes Are a Drag (But They Don't Have to Be)



As you are preparing your 2023 Tax Return, your accountant (or TurboTax) may ask you very important questions about what you did (or did not do) over the past year in hopes of getting a couple extra dollars back from Uncle Sam.

However, it may be time to start asking yourself some different tax questions – questions that could potentially save you thousands or even tens of thousands of dollars over your lifetime.

- Am I saving in the most tax efficient way for my retirement?
- How does a Roth IRA work? And is it for me?
- Do I have to pay Income and Capital Gains Taxes on my investments and dividends every year?
- How much will the kids vs. Uncle Sam get if I die?

Instead of looking backward and asking what could have happened, let's put a plan in place looking forward. Sit down and talk with our Financial Advisor, Bob Protesto, to learn more!

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

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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 a share deposit; or "07" to have it go to your checking account.

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082  
800.235.1883 Fax: 610.734.0312 [www.udbell.org](http://www.udbell.org)

## March 21, 2024 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 8, 2024.*

Great news for all of our college bound students (and their parents)! We partnered up with the Sallie Mae student loan program. Visit our Loan Page at [udbell.org](http://udbell.org) and see the undergraduate and graduate programs available for our members, Sallie Mae offers competitive interest rates and multiple repayment options for borrowers.

Planning any Spring Break trips out of country? Be sure to contact us ahead of your travels to ensure your **Debit MasterCard** and/or **Visa credit card** will work overseas.



When you use your UDBell card, not only will you get the best exchange rate for your transactions, you'll also avoid the International Transfer Fee that so many institutions love to surcharge. It's just one more advantage of carrying a UDBell debit or credit card *in your wallet !!*

Yikes! I had to make a loan payment/ transfer money/ cover checks I wrote, but forgot to send in the money. No worries; you can call us and we can **cash advance** using your other institution's debit or credit card to move the funds to your UDBell account on the same day.

March Madness is right around the corner. It is one of the big sporting extravaganzas of the year, but it can present some challenges, like paying attention at work, at home, rooting for different teams, or trying to match wits with the odds makers. As Mark Twain said, "There are two times in a man's life when he should not speculate: when he can't afford it and when he can."