



April 2024

Where People are worth more than money.

Earth Day celebrates another anniversary in April. Want to participate in making our world better? Here are some Spring Cleanup Tips: Try mobile deposit. It saves time and trips to the credit union (which saves gas). Get e-statements and have them archived up to two years (and save paper). Paying bills? Use our Bill Pay service and never pay postage or go to the post office. Plus, you'll have an annual record of who and how much you paid. All these services may be accessed by your mobile phone and are free.



It's been reported that US credit card debt now exceeds \$1Trillion. Couple that with interest rates averaging in the mid to high 20s, the US consumers are paying a staggering \$200 Billion in interest alone. While we would like to help everyone with our world-famous Consolidation Loan, we'll focus on our own members first. Let's work together to pay off those cards. The next time someone asks, "What's in your wallet?", you can reply, "More cash, thanks to UDBell!"



Another option would be to get a UDBell Visa card. Our rates are as low as 8.90%, and usually half the percentage of the large institutional rates. We don't run commercials during March Madness; we depend on our members being the best form of advertising for us. Join the hundreds who have traded in their big bank plastic for our nationally low-rate card.

We can all agree that it is time to put the snow shovel away and start planning our Weekend Warrior agenda. Having the right tool for every job is critical to its success. At Upper Darby Belltelco, we have the all the financial instruments to help you succeed. From our "no strings attached; it's really free" checking to better paying money market and club accounts, as well as higher than average CD rates, we've got all the tools our savers need.

Great news for our college bound students! We teamed up with Sallie Mae and are 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.

Many thanks to all our members who joined us at the March 21, 2024 Annual Meeting. It was great to see so many of our friends again. Thank you to all of our members who have contributed to our success. We are stronger together.

Spring cleaning means different things to all of us. Maybe we just need some new garden tools, or a shed to store them in, or a bigger garage for the tractor lawnmower, or a new car with a sun roof, or a new family room, or, **well, you get the idea.** Whether just a few bucks or a home improvement loan, we can help. Get together with Chris to discuss the best options available for you.

Need help with the real estate taxes? Talk with Chris to get a home equity loan to bring them up to date. It will avoid late fees and interest that would be significantly higher than our loan interest. Get back on track.

It's an early April morning and the chill requires a heavy coat before heading to work. By closing time, the weather is perfect and we forget to take the jacket home. What do we do the next morning when we realize we need it but don't have it?

Our Courtesy Pay service acts as the backup jacket: it's there when you need it. Sometimes our checking account heads into rough weather. That's when we know we have a way to still get our bills paid on time, avoid late fees and keep our credit score intact. The best part is that you only pay the \$24.00 fee when it is used.

If you need the extra protection on your debit card, just call us and we will link your card to the service. Once again, no charge unless you need it.

Just getting started with your credit report? Or trying to rebuild it? We have your solution. Ask us about our **Credit Builder Loan.** It's available to all members in good standing. Ask our staff how easy it is to qualify and get started with establishing your FICO score today.

***Credit. It's in our name
and it's what we do.***

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

Certificates of Deposit

TERM	RATE	APY
6 & 9 Months	4.641%	4.75%
12 & 15 Months	4.879%	5.00%
24 & 30 Months	4.402%	4.50%
IRA	3.922%	4.00%

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

**Looking for more dollars in your \$avings?
Check the rates above!**



**Looking for more dollars in your
wallet? We have money to lend!**

Tax Time Tips

For direct deposit of your refund, our **Routing Number is 231386467.** If the refund is to your share account, indicate 'savings' and be sure to fill in your main account number, followed by "00" for a share deposit; and indicate 'checking' for your share draft account and fill in your main account number followed by "07" to have it go to your checking account.

If you received a refund of \$1,000 or more, you are withholding too much. Consider updating your payroll withholding to get more in your weekly take home check. Take your refund and divide by 52 to see how much more you could save/ invest/ pay on bills/ spend each week, instead of filling out multiple tax forms and waiting an average of six months for **your** money.

Always make sure someone in the relationship has good credit. That's why it's called **SIGNIFICANT OTHER:**

Sign/i/f/I/can't.