



January 2025

Celebrating our 85th Year Serving our Members!



Happy New Year!

All of us at Upper Darby Belltelco wish you and your family a Happy, Healthy and Prosperous New Year. As you make your resolutions, we resolve to do everything we can to help you save more money in 2025. We offer above market CD rates for our savers, the high rate Savers Plus and Kids Plus accounts; low interest rates on loans for our borrowers; easier access and management of your accounts through on line and mobile banking; shared branching; free checking; bill pay and e-statements; remote deposit capture and no fee debit cards. It is our top priority to give you the best quality services available anywhere.

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

Save the date: Our 85th Annual Meeting will be on March 27, 2025. We will be electing Board of Directors and sharing the successes of the credit union in the past year, as well as discussing plans for the future. See more information on page two.

If you resolved to have more money in your wallet, we're the place for you. Start saving more every day by taking some of the savings accounts funds and place them into a higher earning certificate of deposit. Your yield will grow so much faster, and we can help you ladder the maturities. Together we will develop the right savings plan for you!

"What's in your wallet?" is a great marketing question. If your answer is "My UDBell Visa card!" then you are saving a lot of interest expense. Compare our highest card rate of 14.40% to any of the national cards that can afford all those prime time commercials. We're not concerned about being as famous as the big guys; we just want to be known as the best for our members. Apply for yours' today.

The office will be closed on Monday, January 20, 2025 in honor of Dr. Martin Luther King Day "Let Freedom Ring!"

The Federal Reserve has been nudging the interest rates down in the past few meetings, meaning the loan you got two or three years ago may have a higher interest rate than the current structure. Is it a good time to refinance? Our home equity rates were just lowered. Talk with Chris about your options.

Home Equity Loan Rates
Illustration of a dome structure.
Has the winter blast chilled your home? Need new windows? Attic insulation? Replacement doors? Furnace? We can help warm you up with great rates and repayment plans!
TERM and RATE Monthly Payment*
5 years.....as low as 5.99% \$19.33
6-10years...as low as 6.49% \$11.35
11-15 years as low as 6.74% \$ 8.85
*Approximate monthly payments for each \$1,000 at lowest rate and maximum term.
Home Equity Line of Credit as low as 6.74%

Board of Directors Election Notice

It's that time of the year again when a portion of your Board of Directors are up for re-election. Tom Tryson and Jim Flynn will need to be re-confirmed for another two years. As always, we need individuals interested in taking part in the management of their credit union to please step forward for this vital volunteer position. Interested individuals may work with the Supervisory Committee now to get a feel for these positions and their responsibilities.

These important volunteer positions require dedicated individuals to plan, set policies and direct your member owned Credit Union. They provide oversight to ensure that it operates in a sound, prudent manner that meets the needs and wishes of its member owners, along with adhering to all federal and state regulations.

All members in good standing are eligible to place their name in nomination for the Board of Directors or one of the appointed positions on the Supervisory Committee. We are continually looking for members to become involved in these volunteer positions. We need your help to sustain the credit union and keep it a well-managed, financially sound organization as we move forward.

Anyone interested in running for one of these volunteer positions must submit a brief statement of his or her qualifications, along with biographical data (75 words or less) to the Nominating Committee by March 1, 2025. Call for details. If approved by the Committee, their name will be placed in nomination for the elections to be held at our annual meeting on March 27, 2025. There will be no nominations from the floor at the meeting. A ballot election will take place at the meeting, if required, among those members attending the meeting.

March 27, 2025 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 14, 2025.

Let's make some change!



Make 2025 the year we save more, whether by spending less, reducing loan balances, diversify our savings funds, and just getting smarter with our money. Each step will go towards more money in your account. We are here to help you achieve success with your goals. Let's work together to make the New Year the start of something great!

Save for Retirement

With the ringing in of 2025, it's that time again for New Year's Resolutions. If you are like the majority of Americans, then your top three resolutions continue to be the same:

1. Lose weight
2. Get organized
3. **Spend less, save more**

Additionally, 80% of Americans between ages 30-54 believe they will not have enough money saved by the time they retire. It is in this spirit that we want to help you with Financial New Year's Resolutions you can keep!

- Get a FREE assessment of your finances.
- Find out if you are on track for Retirement.
- Implement an actionable plan towards your most important financial goals.

Talk to our Financial Advisor today to start your 2025 off on the right financial foot!

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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.

"I was going to quit all of my bad habits for the New Year, but then I remembered that nobody likes a quitter!"

**Happy New Year
from all of us at UDBell!**