



March 2025

Proudly serving our members since 1940!

Have you made your reservation yet? Your 85th Annual Meeting will be held Thursday, March 27, 2025 at The Oaks, 511 Oak Lane, Glenolden, PA, starting at 6:30. We have a great dinner planned as we celebrate another successful year in UDBell's history of serving the best members anywhere. Catch up with friends and meet the Board and staff of your credit union. Find out about our initiatives for this year and beyond in our "State of the Credit Union" address. Please fill out the reservation form below or call us at 610-734-1884 today. We look forward to seeing you there!



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

Before you file, be sure to fully fund your IRA (Individual Retirement Account) for a tax break now or in the future. Rates have gone up significantly over the past year to enhance your earnings. Open and/ or fund your 2024 IRA by April 15, 2025 to take advantage of this savings plan. Even better, fund your 2025 IRA now to get the earnings started for this year's contribution.

Goodbye Winter, Hello Spring! March is such a fun month. There's Pi Day (3.14), St. Patrick's Day (3.17), the seasonal change (3.20), our Annual Meeting (3.27), baseball's Opening Day and March Madness swinging into full chaos. It's also a great time to start new habits, like saving more every day. And that's where we come in. We will help you develop and stick to a plan, and make it fun all year round. Call us today to get started on your \$aving\$.

Now is your time to get one of the best interest rate credit cards available... the Upper Darby Belltelco VISA card.



You may qualify for a rate as low as 8.90% up to 14.90%, which is almost half of what the big banks charge. Plus, you won't have all the add-on fees that are so popular with other issuers (i.e. Cash Advance Fees, International Transaction Fees, Annual Fee, Over limit Fee etc.) Compare that to what's in your wallet, and your savings will add up. It's another way your credit union is working to save you money. Apply for your UDBell Visa today.

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.

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®
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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

My car is covered with salt and grime, and the car mats are coated with rock and calcium crystals. While most people would think of heading to a car wash, I'm going for a whole new look. That's right; I'm trading in and getting a new car! And I'm using the new **One Stop Car Shop** feature on the udbell.org site! I'll find the car I want (and there are so many options!) and get preapproved at the same time. We think you are going to like it!

UDBell Car Loan Rates	
New Car Rates	
Up to 5 Years	as low as 5.74%
Up to 6 Years	as low as 5.99%
Up to 7 Years	as low as 6.49%
Used Car Rates	
Up to 5 Years	as low as 5.74%
Up to 6 Years	as low as 5.99%

Most people would have simply gone to the car wash. But the really smart ones are also calling Chris to refinance the balance of their dealer financed loan. Can we save you money on your loan by either cutting the rate or shortening the remaining term? Chris will analyze what you may be able to save by refinancing your car loan with our lower rates. Call him today at 610-734-1883 to qualify for your lower payment.

We can still remember the smiles and laughter when the family opened the Christmas gifts. And now I get monthly reminders from the credit card companies on how much it cost me for those memories! Fortunately, I can call Chris and apply for a **Consolidation Loan**, which will

- Lower my interest rate, which
- Lowers my monthly payments, that
- Let's me pay down weekly to
- Payoff my balance a lot faster.

Let's work together to help straighten out all those bills into one affordable loan.

"Show me the money!" If you are receiving a refund exceeding \$520.00 (which equates to \$10 tax overpayment per week), consider changing your withholding status. Just think of how many ways you can use **your own money** throughout the year, whether saving or pre-paying loans. Take charge of your earnings today.

As February came to a close, we started noticing robins in the yard, later sunsets and trees beginning to bud. 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.

Real estate values have been moving up. Do you have equity in your residence that may help you adjust your loan payments with other creditors? Look into the benefits of having a Home Equity Line of Credit available for taxes, tuition, replacing higher credit card debt, and a host of other uses.

We also provide fixed rate home equity loans for terms ranging from one to fifteen years. Lock in with a low rate and payoff all the high-rate personal loans. You can use this to pay off your existing debt in a fraction of the time. Chris will help with the right loan for you.

March Madness used to refer to the best sports tournament in the world.



Now it's our reaction to the price of eggs!