



April 2025

Proudly Serving our Members since 1940



Peter Cottontail was in a bind. Easter was just days away, and he needed money to buy the Easter eggs, but with prices so high, what could he do?

Peter called the credit union and talked with Chris, who came up with a solution to provide the money he needed AND restructured all his debts. At first Peter thought it was too good to be true, but now he has the cash he needs to buy his eggs, and is saving on his lower monthly payments as well. Let Chris do the same for you!

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

Many thanks to all of our members who joined us at our March 27 85th Annual Meeting. It was great to see so many of our friends again. Thank you to all our members who have contributed to our success. We are stronger together.

Protection with Debit Card Alerts



You now have the opportunity to further secure your UDBell Debit Card. Enroll today to get real time notices (on email or text) of large dollar transactions, internet purchases, international activity, and/or declined transactions. Go to UDBell.org and click Additional Services for **Debit Card Alerts**. You may then customize the types of notices you wish to receive for your debit card activity. It's easy, secure and free.

Have you enrolled for **Remote Deposit** on your UDBell app? Save a trip to the credit union by taking a picture of your paycheck, refund, birthday or wedding gift, etc. Your deposit will be posted to your account by 2pm. Enroll through our UDBell FCU APP for this free and convenient service.

When starting your Spring Cleanup Projects, why not do a little plastic review and trim back those high interest rates? Now is a great time to cultivate a new card strategy that will help you grow your money. Weed out the high fee cards, too. With an Upper Darby Belltelco Visa card you'll get one of the lowest rates in the market, no fees for cash advances and no international fees.



If you pay your balance in full each month, you'll save a lot of money regardless of who the issuer, rates, or terms are. For the other 71.3% of us who carry credit card balances, low rates and no fees will make a substantial difference.



Keeping your account safe is always top priority. To protect member accounts from identity fraud, **Co-op Shared Branch** is introducing a new ID verification process starting **May 1, 2025**. Shared branching members will be prompted to scan a QR code and fill out the verification form before accessing their account.



Upper Darby Belltelco New Car Rates

Up to 4 Years as low as **4.99%**
 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%**

Upper Darby Belltelco Used Car Rates

Up to 4 Years as low as **4.99%**
 Up to 5 Years as low as **5.74%**
 Up to 6 years as low as **5.99%**



Home Equity Loan Rates

TERM and RATE	Monthly Payment*
5 years.....as low as 5.99%	\$19.34
6-10years....as low as 6.49%	\$11.35
11-15years..as low as 6.74%	\$8.85

** Approximate monthly payments for each \$1,000 at lowest rate and maximum term.*

Ten Year Home Equity Line of Credit
 as low as **6.74%**

Is Retirement in your Future?

Of course it is. All of us get closer everyday, but we are travelling on separate paths and setting different objectives. How do we know if we can afford to retire early? If you are changing jobs, leaving the workforce or planning to retire, get advice to achieve your retirement goals. If you are at a key retirement decision point or have not recently reviewed your progress toward achieving your retirement goals, now is a good time to have a conversation to explore your options. Talk to our Financial Advisor Bob Protesto today!

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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.

***Get a new car for your spouse.
 It'll be a great trade!***

The Easter Bunny was planning to Hippy Hop the delivery of Easter eggs and candy, but then he found out about UDBell's great car rates and car shopping site (<https://udbell.groovecar.com/>) and will be getting around in his new car instead.



UDBell continues to offer some of the lowest car rates in the Tri-State region. If you found a car on our site and need a pre-approval, or recently bought a car and noticed the rate and term applied to your loan, we can help. Talk with Chris to get one of the best rates and payments plans available. You'll be able to use the savings to pay for the fuel/electricity for your new car.

Credit Builder Loan Program:

Establishing and maintaining good credit can be challenging. The first time borrower is in a quandary: She/he wants to establish a credit history, but it's difficult to find the creditor that will grant that first unsecured loan.

On the other hand, some find their credit report has been tarnished due to circumstances beyond their control. Attempting to get a loan with blemishes proves to be almost impossible.

We have a solution. Our **Credit Builder Loan** is available to help our members. Borrow up to \$1,000 for six months. The loan repayments are reported to the credit agencies to show your good history. It will help establish the fact that you can handle your financial obligations in a responsible way. Certain conditions apply. Call us to see how you may qualify for this loan program.

"We cannot solve our problems with the same thinking we used when we created them."
 Albert Einstein

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