



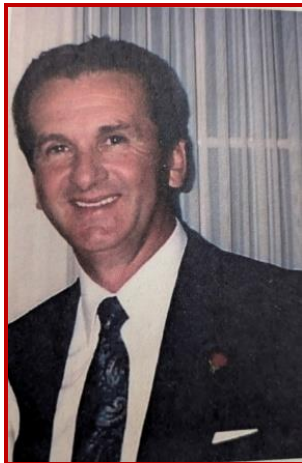
June 2025

Where Members are worth more than money.

If you are missing any pieces of your financial puzzle, we can help. From high rate Super \$hare and CD accounts; our Credit Builder Loan, personal, car and long-term home equity loans; our certified financial advisor Bob Protesto; partnering with Sallie Mae and Groove Car; and avoiding the all-too-common account fees tacked on by banks, our goal is to make your money grow and work for you. We've been doing it since 1940, and have a proven track record of helping our members succeed. How can we help you?



It is with profound sadness that we announce the passing of Dick Pusey.



Dick was a member of UDBell since 1954 and served on various committees as well as our Board of Directors. After retiring from AT&T, he worked as an Executive Assistant at the credit union and was always advocating for our members. He helped and mentored present and past managers, and helped us navigate through both good and challenging times. Dick's good nature, calmness, and professionalism were always a constant throughout his tenure. He was an exceptional leader and friend who we were all so fortunate to work with. Dick made the credit union better and we will miss him.

Is it time to trade in the car for a newer model, but afraid about the car payments? Do you have a current car loan that's stretching the budget? Don't worry; we've got you covered. Test drive our low car rates. We have the services that may lower your monthly payment. You'll get an efficient car and we'll provide the great financing. Call to see how we can help improve your rate, lower your payments, and help you get into a new car, or refinance your current payments. We'll keep you rolling!



Need a new car but are not thrilled about the wheeling and dealing associated with it? Check out our new and used car locating site at udbell.groovecar.com to explore all the makes and models you are interested in, and seeing the details before heading to the dealership. It will save you time, travel and aggravation.

And instead of driving your new car to the office to make a deposit, use our mobile application to make an electronic deposit of your paycheck, gift checks, refunds, etc. Enroll for the app by searching "UDBell FCU" in Apple's App Store or Android's Google Play Store, and then sign up for our mobile deposit for checks to your account.

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



Congratulations to all our recent graduates! If your school's Valedictorian or Salutatorian isn't using a UDBell Visa card, they may not be the smartest in class after all! That's because our card has one of the lowest fixed rates in the country. You don't have to be a genius to figure out that 8.9% to 14.90% is a lot lower than the 22.65% national average rate. Plus, there are no cash advance or international fees on our Visa. Apply today to start saving more of your money.

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®
Financial Advisor 610-314-4280
rprotesto@haddonplanning.com

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

UDBell Car Loan Rates

New Car Rates

*Rates are as low as based on your FICO score

| | |
|---------------|-------------------------|
| 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%* |

Used Car Rates

*Rates are as low as based on your FICO score

| | |
|---------------|-------------------------|
| Up to 5 Years | as low as 4.99%* |
| Up to 5 Years | as low as 5.74%* |
| Up to 6 Years | as low as 5.99%* |

Real estate values continue 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 the loan proceeds to pay off your existing debt in a fraction of the time. We will help with the right loan and term for you.



Don't get caught short at checkout. Transfer the funds you expect to spend from your savings, Super \$hare or club account to your share draft account prior to shopping.

As an extra precaution, enroll in our Courtesy Pay option for your debit card. Our Courtesy Pay Program provides additional \$400 availability on purchases. There are no fees to have this service available on your account, and will only charge \$24 if your account goes below zero. Call us today to be sure your card is covered.

Attention all graduates (and parents, too)!

UDBell is partnered with Sallie Mae to provide student loans for college and graduate degrees, including law and medical school. Learn more and apply today by going to udbell.org and tapping onto our **Borrow** tab.



Any man can be a father but it takes someone special to be a Dad.

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082
800.235.1883 Fax: 610.734.0312 www.udbell.org