



September 2025

Investing in our Members since 1940



Vacation season is coming to an end. I just noticed how much sand is in the car from our trip down the shore. Should I go to the car wash and vacuum, or just trade it in for a new car? I think I know the right answer, but I'll still check out the local car inventory at udbell.groovecar.com before making the final decision (wait, I just think I found my new car! Time to call Chris and get a great car loan rate!).

The ABCs of credit cards

Affordable. **B**etter Rates, **C**redit Union advantage. I was wondering how the big banks can afford advertising on so many channels. Then a friend of mine received a 'You're preapproved!' letter from one of the banks. They didn't even go with the traditional teaser rate; she could get her Visa credit card with a \$95 annual fee and a rate of 29.7%. My first thought was that the bank was mad at her. I mentioned how the UDBell Visa has no annual fee and **a rate as low as 8.9%**. That is the credit union advantage! Apply for your card today at udbell.org/borrow/. Now is the perfect time to get your UDBell Visa card for the upcoming holiday season.

About Back-to-School Spending. Did you know families spend an average of \$570 per child, with nearly \$125B spent nationally? The merchants love it, and the banks are ecstatic. But what about the consumer? How does this fit into the family budget? What rate is being charged by the credit card company? How can I pay this in an affordable structure, and still have the necessary credit line available for the Halloween, Thanksgiving, and Christmas seasonal spending? The best way is to talk with Chris about our affordable consolidation loans and our low-rate Visa card (see *the ABCs*). We have helped many families restructure their debt in a much more affordable plan and look forward to working with you!



While Hurricane Erin was making waves as she swept past the East Coast, it was a reminder to be prepared. Keeping the gas tank full and some cash on hand is always a good plan. For extra peace of mind, be sure to add **Courtesy Pay on your UDBell Debit Card**. By opting into this program, we may approve and pay your ATM withdrawals and debit card purchases up to your \$400. overdraft limit. There is no fee to have this overdraft coverage added to your account. Our standard fee of \$24.00 is charged only when Courtesy Pay is used and your purchase or cash withdrawal is approved. Call the credit union to enroll your debit card today.

Chairman Jerome Powell and The Federal Board are strongly hinting at a rate decrease at their upcoming September meeting. For savers, this represents a small window of opportunity to lock into a current Certificate of Deposit before rates drop. You may invest as little as \$500. For borrowers, now is the time to calculate what projects may be more affordable with a lower home equity rate. Start planning today and let us know how we can help you save more of your money.



School tax payments are due. When mailing your payments, be sure to drop your return envelope inside the post office or hand it directly to your letter carrier. Using a gel ink pen when writing your check will help prevent the item from possibly being stolen and altered. For an even safer payment method, use our **Bill Pay** service connected with our on-line banking. You can pay vendors, utilities, charities, etc. with the program, with most payments transmitted electronically. Those sent by check will still save you the postage and trip to the post office. It is easy to use and maintains up to two years of payment history for each payee. This can help you at year end when calculating your donations and expenses.

Certificates of Deposit

TERM	RATE	APY
6,9,12 & 15 Months	3.922%	4.00%
24 Months	3.826%	3.90%
30 Months	3.682%	3.75%
IRA	3.922%	4.00%

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

Enroll for Remote Deposit Capture



*A picture can be worth a thousand words...
or in this case a thousand bucks!*

While ACH direct deposit is a faster and more efficient way to get your money into your account, not all places of employment have that feature, and many others still write checks in lieu of direct deposit. This service is included within our on-line banking page. We always like seeing our members in person, but this will help speed up the delivery of checks you may receive for payroll, gifts, refunds, etc., as well as save you valuable travel time and gas. Enroll today through our on-line banking platform.

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082
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Equity Loan Rates

TERM and RATE	Monthly Payment*
5 years.....as low as 5.99%	\$193.22
6-10years...as low as 6.49%	\$113.53
11-15 years as low as 6.74%	\$ 88.50
Ten Year HELOC as low as 6.74%	

*Based on \$10,000.00 at maximum term.

Investment Questions? Retirement?
What strategy should I use to handle my assets in the current environment?



Before tapping into your IRA or 401k to make a big purchase or loan payoff, consider the consequences. How will it impact your tax return? Does it make sense to trade future income for a current transaction? Is there a better way? Before making an irrevocable decision, be sure to consider all of the consequences. Would it be more practical to protect the retirement savings for future liquidity and avoid a tax of 10% or greater on the withdrawal, or take out a home equity loan or keep a current low rate loan and gradually pay it down? Before taking action, talk with an expert. Ask to meet with Bob Protesto for an impartial review.

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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.

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

Please help if you are mechanically inclined: my new truck works great during the day. Mysteriously, it will not move after dark. I put it in D for Day and I put it in N for Night! What am I doing wrong?? Please help!