



December 2025

Investing in our Members since 1940.



Yes Virginia, there is a really is a financial institution that truly cares about its members... and now is the perfect time for us to wish all of our members and friends the very best this holiday season.

The staff, Board of Directors and management know how truly blessed we are to serve the best members anywhere. It's an honor and privilege to work for you. Thank you for your business at Upper Darby Belltelco Federal Credit Union

As we look forward to 2026 and beyond, we will continue to offer quality financial services with the goal of constantly saving you more money every day. We're always here for you!

Merry Christmas Buon Natale Joyeux Noel Feliz Navidad
Happy Hanukkah Seasons Greetings Happy Holidays

Any way you say it, we wish you and your family the Joy and Peace of this special time of year.

Q. What costs about \$42.00 a week, but can buy a lifetime worth of memories?

Hint: See answer below

**Cut the Red Tape
with our Credit Builder Loan.**



Use our Credit Builder Loan to budget your shopping plans. It will eliminate the higher rate credit card purchases and the impulse buying.

**A. Our Credit Builder Loan!
Borrow up to \$1,000 for just six months and make their dreams come true!**

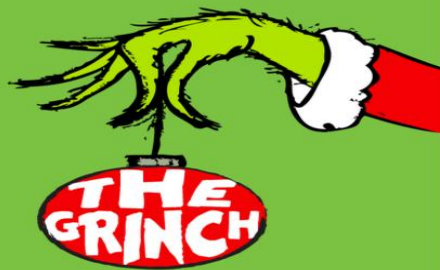
HO, HO, HO!

Let your money grow, grow, grow!

As members of UDBell, Santa and his elves are eligible for the following services:

- Free Checking
- Free Bill Pay Service
- Free e-statements
- No fee Visa with rate as low as 8.90%
- CDs for as little as \$500
- Free Shared Branching at over 5,000 offices nationwide
- Free on-line banking
- Short term unsecured loans
- Courtesy Pay coverage up to \$400
- No international fees on debit card
- Low loan rates on new and used cars
- IRA accounts
- Free Medallion Stock Guaranty
- Low rate consolidation loans
- Christmas, Vacation and Savers and Kids Plus Club accounts
- Great Super Share rates
- Skip A Pay

As a member, you and your family are all eligible for the same smorgasbord of services. We want to help you get the most for your membership. How can we help you?



Then the Grinch thought of something he hadn't before...

*"Could I get a loan
without a FICO score?"*

*"The credit union has loans
I can apply for,
I'll get the money I need
to go to the store."*

If we can make the Grinch happy
we can help you too,
and then you can get gifts for
You Know Who.

Mobile Deposit and Check Images

Santa and his elves are pretty busy right now, so on payday they no longer come to the credit union to deposit their checks, but use our mobile application with remote deposit capture capabilities. The good news is that it is available for our members, too. Download the App in either the Apple App Store or Google Play Store, and register your account with Mobile Banking under "Deposit."



Just like Santa and his elves, you can now get an image of your paid share drafts through our online Home Banking and "UDBell FCU" App. Just click on the check number in your on-line activity and the image will appear to view, print or save.

Thank you for another wonderful year of serving you, our members. As Tiny Tim would say, "God Bless us, everyone!" May you and your family have the very best this holiday season!



*'Twas two weeks before Christmas
and I couldn't believe
my checking was down to a buck ninety three.*

*I needed some money to buy the right gift
and knew the Credit Union would give me a lift.*

*I talked with Chris and got a great rate
and bought all my gifts before it was too late.*

*So call the Credit Union today if you can.
We'll help you succeed with your Holiday plan!*

O 'Holey' Night... is not the song you want stuck in your head when you have a leaking roof. Fortunately, you can call Chris to get it fixed. You'll want to look at our various home equity loans and/or the Home Equity Line of Credit to have cash in reserve for when you need it. The roofers will be **Up on the Housetop** to take care of the home improvements.

You can't spell **Christmas** without **Chris**. This year he and his lending team will be working harder than ever to make your **Christmas** dreams come true.

If you happen to see Santa delivering gifts in his new sled this year, ask him about his experience to borrow the money. He's thrilled with how easy it was to apply at UDBell, the quick approval process, the great rates and affordable payments.



*I wish every day would be
like Christmas and every night
like New Year's Eve.*