



January 2026

Proudly serving our members since 1940!

Ring in the New Year with UDBell! Our resolution is to save our members more money every day. Savers can count on us to offer the most competitive CD rates in the region. Start with as little as \$500 to begin your CD investment ladder. Our borrowers will get one of the lowest rates for personal, car and home equity loans. Our goal is to help each member grow stronger financially. Thank you for being a member of UDBell.



Save the date: Our 86th Annual Meeting will be on March 19, 2026. We will be meeting at a new location. This year we will be at Paxon Hollow Golf Club. We will be electing Board of Directors and sharing the successes of the credit union in the past year, as well as discussing our plans for the future. See more information on page two.

It's the new year, and that means we have a chance to hit the reset button and plan for our future. What should I be doing in 2026 and beyond? 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!



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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

Did you know... that you can set up direct deposit splits to your checking and saving accounts? We can help you start a savings plan with each pay. Build up the savings, and then roll those funds into a Certificate of Deposit once the balance hits \$500. Not only will you have a regular savings plan with a better interest rate, you may also use your CD(s) to secure a loan with a much lower than market rate. It's another method available to build your credit. Ask us how we can help you.

The New Year may be the time to start your resolution to save more by getting 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 14.00%, 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 we are working to save you money. Apply for your UDBell Visa today.

Looking for a way to start (or re-establish) your credit report? We have our **Credit Builder Loan** to help our members. With just two paystubs you may be eligible to get our \$1,000 short term loan. It can help lead to more credit later.

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Board of Directors Election Notice

It's that time of the year again when a portion of your Board of Directors are up for re-election. Kevin Mallee, Linda Balamer and Rich Votta will need to be re-confirmed for another two years. As always, we need individuals interested in taking part in the management of their credit union to please step forward for this vital volunteer position. Interested individuals may work with the Supervisory Committee now to get a feel for these positions and their responsibilities.

These important volunteer positions require dedicated individuals to plan, set policies and direct your member owned Credit Union. They provide oversight to ensure that it operates in a sound, prudent manner that meets the needs and wishes of its member owners, along with adhering to all federal and state regulations.

All members in good standing are eligible to place their name in nomination for the Board of Directors or one of the appointed positions on the Supervisory Committee. We are continually looking for members to become involved in these volunteer positions. We need your help to sustain the credit union and keep it a well-managed, financially sound organization as we move forward.

Anyone interested in running for one of these volunteer positions must submit a brief statement of his or her qualifications, along with biographical data (75 words or less) to the Nominating Committee by March 1, 2026. Call for details. If approved by the Committee, their name will be placed in nomination for the elections to be held at our annual meeting on March 27, 2025. There will be no nominations from the floor at the meeting. A ballot election will take place at the meeting, if required, among those members attending the meeting.

March 19, 2026 Annual Meeting Reservation

NAME: _____

ACCOUNT NUMBER: _____

Number of Guests: _____

TOTAL @ \$15 per person \$ _____

___ Check Enclosed or

___ Charge Share Account _____

Please return to UDBell by March 12, 2026.

A UDBell Home Equity Line of Credit remains a valuable tool as part of your financial planning. By having it in place for a large purchase, an emergency or unexpected expense, home improvements, or other situations requiring immediate funding, the HELoC offers flexibility and affordable weekly, bi-weekly, or monthly repayment plans. Paying your loan balance faster and with more money creates future availability while reducing your interest expense. You can manage payments by using our on-line banking service, available for your PC and /or mobile phone. Ask Chris how such a line of credit may help you as we prepare for the New Year together.



'Twas a few weeks after Christmas and the Postman came, with dozens of bills, all in my name.

I knew in an instant the charges were high, and all I could manage was a shrug and a sigh.

Then what to my wondering eyes should appear; 'twas the CU website with rates oh so dear!

So I picked up the phone and talked with St. Chris., and he helped me out with a loan that just couldn't miss!

The office will be closed on Monday,
January 19, 2026 in honor of
Dr. Martin Luther King Day.



"Let Freedom Ring."

"Be at war with your vices, at peace with your neighbor, and let every new year find you a better man."

Benjamin Franklin