



March 2026

Proudly serving our members since 1940

Have you made your reservation(s) yet? Your 86th Annual Meeting will be held Thursday, March 19, 2026 at the Paxon Hollow Golf Club, Media, PA. Catch up with friends and meet the Board and staff of your credit union as we celebrate another great year in UDBell's history. Find out about our initiatives for this year and beyond in our "State of the Credit Union" address. Please fill out the reservation form below or call us at 610-734-1883 today. We look forward to seeing you there!



Goodbye Winter, Hello Spring! March is such a fun month. There's Pi Day (3.14), St. Patrick's Day (3.17), our Annual Meeting (3.19), the seasonal change (3.20), baseball's Opening Day and March Madness swinging into full chaos. It's also a great time to start new habits, too, like saving more every day. And that's where we come in. We will help you develop and stick to a plan, and make it fun all year round. Call us today to get started on your Saving\$.

Now is your time to get 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%. Plus, you won't have all the add-on fees that are so popular with the large bank 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.

Planning any Spring Break trips out of country? Be sure to contact us ahead of your travels to ensure your Debit MasterCard and /or Visa credit card will work while travelling or overseas.



When you use your UDBell card, not only will you get the best exchange rate for your transactions, you'll also avoid the International Transfer Fee that so many institutions love to surcharge. It's just one more advantage of carrying a UDBell debit or credit card in your wallet!

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 13, 2026.

Need another reason to join us at our March 19 Annual Meeting? We'll be together to usher out the last day of this never-ending Winter!

Tax Tips

Are you having your tax refund automatically deposited? UDBell's Routing Number is **231386467**. Be sure to place your account number with suffix "00" for savings or suffix "07" for checking.

Taxes Are a Drag (But They Don't Have to Be.)



As you prepare your 2025 Tax Return, your accountant (or TurboTax) may ask you very important questions about what you did (or did not do) over the past year in hopes of getting a couple extra dollars back from Uncle Sam.

However, it may be time to start asking yourself some different tax questions – questions that could potentially save you thousands or even tens of thousands of dollars over your lifetime.

- Am I saving in the most tax efficient way for my retirement?
- How does a Roth IRA work? And is it for me?
- Do I have to pay Income and Capital Gains Taxes on my investments and dividends every year?
- How much will the kids vs. Uncle Sam get if I pass away?

Instead of looking backward and asking what could have happened, let's put a plan in place looking forward. Make an appointment to sit down and talk with our Financial Advisor, Bob Protesto, to learn more!

Bob Protesto, CFP®, CRPC®
Financial Advisor
856-857-6732

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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.

Our March Madness Home Equity Rates are now available!

After all the snow, sleet and ice we experienced in February, Spring Cleaning never looked so good! We are genuinely excited about all the projects to dive into. What really makes us happy is that we can borrow at some of the lowest rates in the region for home equity loans at UDBell. Right now you may lock into a fixed rate for five, ten or fifteen year terms. Think about how much you may want to borrow, and use the home equity chart to calculate your monthly payments. Chris will be glad to discuss your specific goals to formulate the right loan for you. Call him today at 610-734-1883.

Home Equity Loan Rates

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
Up to 5 years as low as	5.99% \$193.22
6-10years. as low as	6.49% \$113.53
11-15years as low as	6.74% \$ 88.50

*Approximate monthly payments for each \$10,000 at lowest rate and maximum term.

Home Equity Line of Credit as low as **5.99%**

“Show me the money!” If you are receiving a refund exceeding \$520.00 (which equates to \$10 tax overpayment per week), consider changing your withholding status. Just think of how many ways you can use **your own money** throughout the year, whether saving or pre-paying loans. Take charge of your earnings today.

Great news for our college bound students! We teamed up with Sallie Mae and are an official partner for their student loan program. Visit our Loan Page at udbell.org and see the undergraduate and graduate programs available for our members, as well as residency and relocation loans. Sallie Mae offers competitive interest rates and multiple repayment options for borrowers.

Continual cheerfulness is a sign of wisdom.

Irish proverb

We  Our Members!

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