



**April 2026**

**Investing in our Members since 1940**



**Whatever the project, we can help!**

Spring cleaning means different things to all of us. Maybe we just need some new garden tools, or a shed to store them in, or a bigger garage for the tractor lawnmower, or a new car with a sun roof, or a new family room, or, well, you get the idea. Whether just a few bucks or a home improvement loan, we can help. Get together with Chris to discuss the best options available for you.

**Need Credit? Ask us! It's in our name and it's what we do.**

We can all agree that it is time to put the snow shovel away and start planning our Weekend Warrior agenda. Having the right tool for every job is critical to its success. At Upper Darby Belltelco, we have all the financial instruments to help you succeed. From our "no strings attached; it's really free" checking to better paying money market and club accounts, as well as higher than average CD rates, we've got all the tools our savers need.

Need help with the income or real estate taxes? Talk with Chris to get a home equity loan to bring them up to date. It will avoid late fees and interest that would be significantly higher than our loan interest. Get back on track.

We can provide financing for your new addition, garden supplies, lawn mower, warm weather getaway, new car for your garage (or a garage for your new car), and lots more. Just like any good hardware store has the tools you're looking for, so it is with UDBell. Let's get started today!

Many thanks to all our members who joined us at our recent Annual Meeting. It was great to see so many of our friends again. Thank you to all our members who have contributed to the credit union success. We are stronger together.

Great news for our college bound students! The acceptance letters have come out and now it's time to make the choice. Part of the decision is how to pay the tuition, room and board. We teamed up with Sallie Mae and are an official partner of their student loan program. Visit our Loan Page at [udbell.org](http://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. See which plan works best for you.

**Gas goes up. The wallet dries up.**



Don't get caught empty in either case. Enroll in our Courtesy Pay overdraft protection, which adds up to \$400 more towards your available balance for card purchases and / or ATM withdrawals. The \$24 fee is applied only if your account goes into the negative. Knowing you have it available will reduce the stress as you watch the gauge move steadily to the left.

Property values have been consistently moving up. Do you have equity in your residence that may help you adjust your loan payments with other creditors? Ask Chris about the potential benefits of having a Home Equity Line of Credit available for taxes, tuition, replacing higher credit card debt, and a host of other uses.

<b>Home Equity Loan Rates</b>		
<b>TERM and RATE</b>	<b>Monthly Payment*</b>	
5 years.....as low as <b>5.99%</b>	<b>\$193.22</b>	
6-10years...as low as <b>6.49%</b>	<b>\$113.53</b>	
11-15 years as low as <b>6.74%</b>	<b>\$ 88.50</b>	
Ten Year HELoC as low as <b>5.99%</b>		

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

We also provide fixed rate home equity loans for terms ranging from one to fifteen years. Use your equity and payoff all your high rate personal loans. You could use this to pay off your existing debt in a fraction of the time. Chris will help with the right loan for you.

It's been reported that US credit card debt now exceeds \$1.25 Trillion. Couple that with interest rates averaging in the mid to high 20's, the US consumers are paying \$200 Billion in interest alone. While we would like to help everyone with our world-famous **Consolidation Loan**, we'll focus on our own members first. Let's work together to pay off those cards. The next time someone asks, "What's in your wallet?" you can reply, "More cash, thanks to UDBell!"

Speaking of keeping more in your account, look at how much of a refund you are scheduled to receive, and divide by either 52 for weekly pay or 26 for bi-weekly. The product reflects how much more take home pay you can pocket. Use it pay down debt, save more in your account, treat the family to a special dinner, etc. It's your money, you should be able to use it every week of the year. Contact your payroll or Human Resources to make the adjustment.

Petroleum disruptions. AI. Trade tariffs. Court battles. Fed Reserve arm twisting. All these conditions may cause anxiety as we plan for our future. Fortunately, we have a **pro** that can help you navigate these unprecedented times; in fact, it's in his name. Call Bob **Protesto** today to set up your personal consultation to discuss your unique financial plans and goals.

**Bob Protesto, CFP®, CRPC®**  
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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.

Just getting started with your credit report? Or trying to rebuild it? We have your solution. Ask us about our **Credit Builder Loan**. It's available to all members in good standing. Ask Wendy, Janie, Donna or Katherine about how easy it is to qualify and get started with establishing your FICO score today.

**"Looking for a new car?"**



Start your research by going to our web page to see local inventory, pricing, availability, etc. for the vehicle(s) you are considering, or click this link to go to <https://udbell.groovecar.com/> to find a comprehensive list of cars near your zip code. You'll be able to shop at the dealership with more confidence as you negotiate the price.

And make sure you talk with Chris to get the best car rate in the area. He has helped many of our members trim their rate and term with a refinance, and can help you, too.

**"The taxpayer: That's someone who works for the Federal government but doesn't have to take the civil service examination."**