UDBELL
Federal Credit Union

November 2026 ***Proudly serving our members since 1940***

November is that gift of the calendar that gives us a chance to salute our Veterans and to gather with family and friends to celebrate the many blessings we have in our lives. It's an opportunity to catch our breath before the holidays and related activities take control of our lives. We wish all of you the very best and thank you for your membership and business at UDBell. Thanks for another great year.



Expect the unexpected, and be ready for it with our Home Equity Line of Credit. Use the equity in your residence to have this financial tool available for when you need it. Whether covering a remodeling project, paying taxes, consolidating credit card balances, and a host of other needs, the line can help you fill in the gaps to insure a successful resolution. Talk with Chris on how this loan can work for you.

Maybe you don't own a home but are interested in obtaining a line of credit. Ask Chris about our Personal Service Loan to get a revolving line of credit that may be tied to your UDBell share draft account. It offers the flexibility of being drawn upon when you need the funds, and all repayments will lower your interest expense while increasing your availability for future draws.

Rising prices have impacted everything from gas, groceries, housing costs, automobiles, and more. If last year's budget is no longer working, talk with Chris for a way to reconfigure your debts into a low-cost consolidation loan. It may lower your interest rate and monthly payments, leaving more cash in your pocket for shopping. Chris has helped hundreds of members get a fresh start and will work with you, too.

Over the years we've had the privilege and honor to meet many members who served in the armed forces. Thank you for your service. We salute you this Veterans' Day, and every day.



Did you know… That the credit union offers a "Skip-A-Payment" Program for personal and car loans? This is available for all members in good standing. Borrowers may skip up to one month per calendar year. A modification agreement will be signed to insure your loan file reflects the skip and it will keep your credit report intact.

Need help with your finances? Need to get past a temporary hardship? This may be a solution. If you need assistance, please call the office for more details. We'll help you out.

The office will be closed on Wednesday, **November 11th** as we salute our Veterans, and on **November 26th** as we celebrate Thanksgiving.

Upper Darby Belltelco Federal Credit Union • 1410 Bywood Avenue, Upper Darby, PA 19082
800.235.1883 Fax: 610.734.0312 www.udbell.org

Looking to establish credit? Maybe need a second chance to restore your history? Ask about our **Credit Builder Loan**. It's available to any member in good standing. All we need are two current paystubs and we'll get you on your way.

The mailman has started delivering dozens of catalogs daily, indicating the countdown clock is already ticking towards Christmas and the holiday gifts. Time to make up the shopping list and budget. We can help with our short-term personal loans and credit cards to help complete your purchases. Talk with Chris to keep your holiday spirits glowing.

The holiday spending spree is about to begin. 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 trips or purchases 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!

It took a while for the Autumn chill to arrive, but when it did, we noticed! Did the heater start right away? Is there enough in the account to cover utility expenses? If you need appliance repair or replacement, we can help. We have a variety of loan options to choose from. Chris will help you with a loan to fit your budget.

Does this sound familiar… '*The sale ends today, but I don't get paid until Friday*.' Don't get stuck at the check out. Make sure you have the extra $400 **Courtesy Pay Protection** built into your debit card. There is no charge to have the protection in place, and no fee unless you do not have the funds to cover the transaction, in which case a $24 fee will be assessed. Be confident that your debit card take out/ shopping/ internet purchase will go through. Call today to opt in to this service.

As holiday buying season begins in earnest, just a few reminders. First, remember that all debit card activity draws on the checking account balance only. Please make a transfer from your savings/ club/ $uper $hare before shopping to ensure the purchase can go through. Secondly, if you need to stretch your account balance, call us to have your card linked with our Courtesy Pay option *(see above*). Finally, be sure to have all of your plastic card numbers written down in case one is lost. For Star/Debit cards, the lost card number is 800-523-4175. Lost Visa cards may be reported at 800-991-4961.

Great news! Despite the Federal Reserve raising rates in September, the credit union continues to offer some of the region's lowest rates on home equity loans. If you have a project or major outlay lined up, lock in now for your best rate.

Home Equity Loan Rates

TERM and RATE		Monthly Payment*
Up to 5 years	as low as **5.99%**	**$193.22**
6-10 years	as low as **6.49%**	**$113.53**
11-15 years	as low as **6.74%**	**$ 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%**

We hope you have a wonderful Thanksgiving Day. As one of my friend's said, "Thanksgiving isn't just a day; it's a way of life."

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