

The Olde Credit Gazette

October 2011

Proudly Serving the World's Greatest Members

I really enjoy the month of October. We can look forward to another Phillies playoff run, watch the leaves paint an incredible tapestry, go to high school and college football games and tailgating, and as all my friends know, there is a little festivity called Halloween! I love haunted houses with dripping water, steam filled rooms, clanking machines, flickering lights, fluttering window shades and a cold breeze on the back of your neck...

These special effects are great for Halloween displays, but not when it comes to your home.



At the recommendation of one of our members, we're offering loans for appliance purchases and flood damage repair. If you have an old heater, air conditioner, hot water heater, washer, dryer, etc. that needs fix up or replacement, call us for the financing. We're offering low affordable rates and monthly payments. You will be able to save money with the new efficiencies and have a warm home in time for Thanksgiving and Christmas.

John Schmidt, CEO

Speaking of houses, we proudly announce that we are now offering great mortgage rates and terms with our partner *First Heritage Financial*. Check our rates and visit the site by going to www.udbell.org and clicking the link to First Heritage, or call **800-808-2662** to speak with a mortgage professional.

Whether you are just starting to look for a home, thinking of refinancing, lowering your monthly payments by extending the term or reducing the rate, we have the service for you!

TRICK or TREAT

Actually, there is no trick, just the treat of offering our new **Bill Pay Service** to our members. We started it last month and the response is positive. You may begin paying utilities, merchants, individuals, and create gift checks for special occasions. There are a number of great tracking features with this service, too. You may want to watch the demo or the tutorial to maximize all of the services available to you.

The next time you log onto our home-banking page at www.udbell.org, check the **Bill Pay** options now available for you.

Can't get into home banking? Just call the office and we'll set you up.

By now we have become used to bad weather and the disruptions it brings. Remember if you cannot get to the office or need money over weekends, our Shared Branching Service is there for you. Try any of over 4,300 branches, including local credit unions such as TruMark, Sun East, Citadel, American Heritage, Sun and Freedom. Check our locations at www.cuservicecenter.com



CU SERVICE CENTERS

The Member-Friendly Financial Network

To find a location near you call **800-919-2872**.

If at any time you need immediate account transaction information or need to make an account transfer, but are unable to go online, contact a live operator 24/7 at our Call Center at **888-837-6500**.

Have you signed up for E-Statements? You'll get your statement on the first business day of each month at UDB@Home. It's faster delivery, secure and you can archive up to two years of statements. You may sign up on the home-banking site or call our office to begin using this free service.

Certificates of Deposit
Effective October 1, 2011

TERM	RATE	APY
5 and 6 Months	0.60%	0.60%
9 Months	0.70%	0.70%
12 Months	0.95%	0.95%
15 Months	0.99%	1.00%
24 Months	1.24%	1.25%
30 Months	1.49%	1.50%
IRA	0.99%	1.00%

You may invest in any CD for as little as \$500.

Savings and Club Accounts

Share Account	0.35%	0.35%
Club Accounts	0.35%	0.35%
Share Draft	0.10%	0.10%

Super Share Rates

AMOUNT	RATE	APY
\$3,000-\$24,999	0.40%	0.40%
\$25,000-\$49,999	0.50%	0.50%
\$50,000-\$74,999	0.60%	0.60%
\$75,000+	0.70%	0.70%

All Rates subject to change without notice.



*"Look at the great rates UDBell is offering.
You can 'Count' on them!"*

Investments & Insurance Planning

William 'Bill' A. Zane, CRPC*, of the MEMBERS Financial Services Program is available to Upper Darby Belltelco Federal Credit Union's members for a **no-cost** and **no obligation** consultation. Bill can help you: Roll over your 401K/pension plan, create a retirement income plan, develop a comprehensive financial plan, review your insurance options and much more. Bill is available *by appointment only* at this location and can be reached directly at **800.324.9008** or email bill.zane@cunamutual.com Call today!

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UDBell Loan Rates

Home Equity

Effective October 1, 2011

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
5 years.....as low as 3.99%	\$185.11
6-10years...as low as 4.99%	\$106.11
11-15 years as low as 5.99%	\$ 84.43

*Based on \$10,000.00 at maximum term.
Home Equity Line of Credit **5.00%**

Upper Darby Belltelco New Car Rates

Up to 5 Years as low as **2.99%**
6 Years as low as **4.24%**

Upper Darby Belltelco Used Car Rates

Up to 5 Years as low as **3.49%**

See Loan Addendum for all Car
and Personal Loan rates.

Credit Scoring is a methodology designed by credit reporting companies to evaluate your borrowing and repayment behavior. While each company uses different formulas to calculate a score, the key components include history of on-time payments, outstanding debt relative to credit lines, credit account history, number of inquiries to your credit report, and the mix of credit. Scores are now being used by lenders, landlords, insurers, utility companies, employers, and even courts when determining your creditworthiness. Be sure to protect your credit score by making prompt payments and reducing large balances on credit cards.

*"The only difference between death and taxes
is that death doesn't get worse every time
Congress meets."*

Will Rogers

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