

# The Olde Credit Gazette

November 2011

Celebrating 71 Years of Serving Our Members

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## A Season of Thanks



I'd like to start my Thanksgiving note by letting you know how much we appreciate your patronage. We are able to serve the best members of any institution. Your deposits and loan repayments have enabled us to grow and continue to offer some of the best financial services available. Every one of our members has played an integral part of our success. We couldn't do it without you!

I am thankful for my wonderful family and friends, and the opportunity to work every day with committed professionals seeking to do their best for our members. Your Board of Directors has successfully guided us through the most challenging of times.

Let's also remember all of our Veterans and their families. Every day we should honor them for their sacrifice and commitment in protecting us. Many thanks to all of our member who have served in the Armed Forces.

All of us at Upper Darby Belltelco wish you and your family a Happy Thanksgiving.

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The office will be closed on Friday, November 11 in observance of Veterans Day, and Thursday, November 24 as we celebrate Thanksgiving.

UDB@Home will be available for internet inquiries, as will our touchtone phone service, George II, at **610-734-3718** and the CU Service Center Call Center at **888-837-6500**.

## VIP Service Available!

We've all read about executive and VIP perks. Let me share some of mine:

This week I used my **free credit union checking account** (*that earns interest, too!*) to pay merchants and utilities through our **free Bill Pay Service**. When the checking accidentally went below zero, my savings account made a **free transfer** to cover the overdraft and spare me from a return fee.

I was able to look up some old transactions by going into the archived **e-statements** on our **UDB@Home** banking site (*I should mention that I get this service for free, too*).

I used my **ATM card** at a Wawa to get cash (*you guessed it...no fee!*) and purchased a number of items with my **debit card** (*and I'm not paying any monthly fee for using it.*)

I took my wife and daughter out for dinner and paid the bill with my **Visa** (*which has no annual fee and the low rate of 9.90%*).

As I was running weekend errands I realized I left my wallet at home and didn't have the plastic for making purchases. No problem! I just went to a local credit union on the **Shared Branching Network** to get the cash from my UDBell account. The cost to take advantage of this convenience? **No charge** for me!

At the end of the day, I transferred money to each of my daughters' accounts, either by using the **free on-line banking** or a **free bill pay electronic transfer**. Then I paid my **low rate loans**.

As you can see, I really get a lot of great benefits by keeping my accounts at UDBell.

What's even better is that these free services are available to **all** of our members. If your family members are starting see an increase of service charges where they bank, suggest that they bring their business here. They'll be able to get all of the great value services we provide, and they will receive the same VIP treatment that you and I get.

Thank you for your business with UDBell!

*John Schmidt, CEO*

Certificates of Deposit  
*Effective November 1, 2011*

TERM	RATE	APY
5 and 6 Months	0.50%	0.50%
9 Months	0.90%	0.60%
12 Months	0.85%	0.85%
15 Months	0.90%	0.90%
24 Months	1.14%	1.15%
30 Months	1.39%	1.40%
IRA	0.99%	1.00%

You may invest in any CD for as little as \$500.  
All rates subject to change without notice.

Super Share Rates

AMOUNT	RATE	APY
\$3,000-\$24,999	0.30%	0.30%
\$25,000-\$49,999	0.40%	0.40%
\$50,000-\$74,999	0.50%	0.50%
\$75,000+	0.60%	0.60%
Share & Club Accounts	0.25%	0.25%
Checking	0.10%	0.10%

**Home Equity Rates**

*Effective November 1, 2011*

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
5 years.....as low as <b>3.99%</b>	<b>\$18.51</b>
6-10years...as low as <b>4.99%</b>	<b>\$10.61</b>
11-15 years as low as <b>5.99%</b>	<b>\$ 8.44</b>

\*Approximate monthly payments for each \$1,000 borrowed at maximum term.

***Get your UDBell Card today.***



Before you start your holiday shopping, get your **UDBell Visa** card. It has one of the lowest rates available. This year use your UDBell card and/ or our **Christmas Loan** to shop with a budget. Plan ahead to avoid making the impulse purchases.

Use our **Consolidation Loan** to payoff up to **\$10,000** over a four-year term. The rate is as low as **7.70%** and has a monthly payment of only **\$254**. If you've been trying to payoff credit cards that are beginning to assess annual fees or higher interest rates, this is your answer. Compare our rate to your bank and /or store credit card rate and save! Call today for details.

We have teamed up with the **Mortgage** professionals at **First Heritage Financial**. Check out their great rates and flexible options by linking from our web site, [www.udbell.org](http://www.udbell.org) or by calling **800-808-2662**.

It has become a holiday tradition. The credit union will be collecting toys at the office for the **USMC Toys for Tots** drive. We appreciate your generous support for this charity and the Marines who run it.

Speaking of the Marines, we wish the best to all of our members who served as you celebrate the Marine Corps' birthday on November 10. Let's remember Ronald Reagan's great compliment: "Most of us wonder if our lives make any difference. Marines don't have that problem."

**Christmas Loans are here!**

Borrow up to **\$2,500** for as low as **6.65%** for a one year loan. Plan some of your holiday shopping now. Make a budget, stick to it and save money. Consider using this type of loan instead of a credit card. You'll stick to your plan and not have to worry about carrying debt on the plastic.

Have you fully funded your **IRA** for the year? Do you have an **Educational IRA** established for your child or grandchild? Don't wait to take advantage of these savings plans. Talk to your tax consultant to see which plan is best for you and have it in place before year-end.

If you are thinking of buying a PC for someone (or yourself) for Christmas, think about financing it with our **Computer Loan**. You can borrow up to \$3,000 for 25 months with a rate as low as 4.75%. It's a great way to replace credit card interest on the purchase. Certain conditions apply for eligibility. Get pre-approved today.

*"A thankful heart is not only the greatest virtue, but the parent of all the other virtues". Cicero*

*"There is one day that is ours. Thanksgiving Day is the one day that is purely American." O. Henry*

Upper Darby Belltelco 800-235-1883 [www.udbell.org](http://www.udbell.org)