



December 2011 *Wishing our members all the best during this festive season.*

Just like the elves are working hard for Santa, we're working hard for you. We've been able to manage through some tough economic times while providing high quality service. At a time when other institutions are introducing multiple pricing packages that separate your money from your wallet, we continue to rely on old fashioned value.

Our checking account still pays a monthly dividend, has no monthly fees, no debit card or ATM transaction fees, free automatic transfers, free on-line banking and bill pay service. In addition, you'll get great CD rates, low loan rates, and best of all, everything we offer is **made in the USA** (unless, of course, you make an ATM withdrawal overseas, in which case you'd pay no foreign fee!). If you are looking for the perfect gift for family or friend, offer them a credit union membership. It will be the gift that keeps on giving!



On my recent trip over the river and through the woods, I noticed a number of Christmas Tree farms. Always trying to find a parallel for the credit union, I thought of how the farmers planted their fields. Each tree started as a small sapling, and somehow survived too much rain some years (see 2011), droughts, hot and cold extremes, insects, disease and other obstacles. The trees are grown to different heights and maturities.



Apply that lesson to your credit union. You'll be able to weather all the challenges the economy throws at you when you have a plan. Instead of investing all your money in one lump sum, stagger your maturities with smaller CDs. You'll be able to reprice on a more consistent basis. Be sure to plant enough savings with an eye on the future.

What are your goals? How will you get there? We're here to help you **stay in the green!**

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

Certificates of Deposit
Effective December 1, 2011

TERM	RATE	APY
5 and 6 Months	0.50%	0.50%
9 Months	0.60%	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%

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

Super \$hare

\$3,000 to \$24,999	0.30%	0.30%
\$25,000 to \$49,999	0.40%	0.40%
\$50,000 to \$74,999	0.50%	0.50%
\$75,000 +	0.60%	0.60%

Savings and Club Accounts

Share Accounts	0.25%	0.25%
Club Accounts	0.25%	0.25%

Rates subject to change without notice.

Income Tax Tip: Consider pre-paying your January mortgage or home equity loan payment during the last week of December. The interest paid on your UDBell loan will be reported in tax year 2011 for your deduction.




Get our **Christmas Loan.**
\$2,500 for 12 months
 at a rate as low as **6.65%.**

Use our Christmas Loan to budget your shopping plans. It will eliminate the higher rate credit card purchases and the impulse buying.



The office will be open regular hours through the month of December, with the following special hours:

Friday, Dec. 23 9am-1pm
 Monday, Dec. 26 **Christmas Holiday** Closed
 Wednesday, Dec. 28 9am-3pm
 Monday, Jan. 2 **New Years Holiday** Closed



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%**

Have you fully funded your **IRA** for the year? Do you have an **Educational IRA** established for your child or grandchild? Talk to your tax consultant to see which plan is best for you and have it in place before year end.

Santa's List:

- *Save Money at the credit union*
- *New Sled Loan*
- *Open an IRA before the 31st*
- *Apply for a Christmas Loan*
- *Membership for the Elves and reindeer at the Credit Union*
- *Vacation Loan for December 26*
- *New Heater for North Pole*
- *Get a low rate Visa*



When you shop you are always looking for the best value. Use that same philosophy when it comes to your card. Compare your interest rate to a **UDBELL VISA**. You can significantly lower your interest expenses with our card (as low as 8.90%) and not pay any annual fees.

The staff, Board of Directors and management are truly blessed to serve the best members anywhere. It's an honor and privilege to work for you.

May you and your families enjoy all the very best this holiday season!

I wish every day would be like Christmas and every night like New Year's Eve.