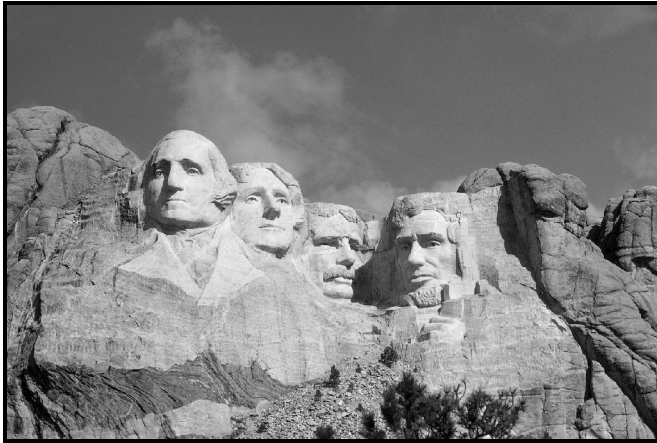


# The Olde Credit Gazette

February 2012

We Love our Members!



## Happy Presidents' Day

I recently read an article in which Harry Truman was at a major event, with the large crowds, the brass band, and the overwhelming energy that comes with a Presidential visit. Someone commented to him about the atmosphere and how he must feel when he hears “*Hail to the Chief*”. Truman gently rebuked the questioner by stating, “When you get to be President, there are the honors, the twenty-one gun salutes, all those things. You have to remember it isn’t for you. It’s for the Presidency.” Here’s hoping that all the candidates running for office, whether local, county, state or federal, may share in the same humility as Mr. Truman.

Let’s hope all of our “civil servants” return to the days when they were both. *John Schmidt, CEO*

## Home Equity Rates

Effective February 1, 2012

<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.

Speaking of Presidents, let’s put a value on them. If you had one bill for each denomination circulation today that a President appears on, how much would they equal? (See answer on page 2.)

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**. They have already helped a number of our members with refinancing and pre-approvals, and are ready to help you, too.

## SAVE the DATE

We’re excited about celebrating our 72nd year of service and want you to be a part of the festivities. Plan on joining us Thursday, **March 22, 2012** for our Annual Membership Meeting at The Oaks, 511 Oak Avenue, Glenolden, PA.

Join us, your family and friends as we review our plans for taking the credit union into 2012 and beyond. Circle the date on your calendar now.

Avoid the high expense of getting an overpriced “refund anticipation” loan. Save your hard earned money and have the proceeds directly deposited to your credit union account. You’ll get the entire amount of the refund without paying fees and interest. The Routing Number for Direct Deposit is **231386467**. Be sure to fill in your primary account number, with Suffix ‘00’ for share account and suffix ‘07’ for share draft (Checking) account.



**Enterprise Car Sales** has been a trusted partner of the credit union movement for many years. Check out their site on our web page at [www.udbell.org](http://www.udbell.org) under “Links of Interest” to see all of their selections. Get a great used car at an unbelievable low price and a great rate to match it!

Certificates of Deposit  
*Effective February 1<sup>st</sup> 2012*

TERM	RATE	APY
5 and 6 Months	0.40%	0.40%
9 Months	0.50%	0.50%
12 Months	0.75%	0.75%
15 Months	0.90%	0.90%
24 Months	1.04%	1.05%
30 Months	1.24%	1.25%
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%



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**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%**

**We will never request information via e-mail.** Be sure to protect your identity and never respond to unsolicited emails, or official looking sites requiring immediate responses. Be sure to delete such notices, and resist the impulse to click onto a link. You could compromise your computer's security. If you get fraudulent email requesting information, please forward it to [phishing@ncua.gov](mailto:phishing@ncua.gov) and [phishing@visa.com](mailto:phishing@visa.com) so that the illegal site can be shut down.

**Annual Meeting Reservation**

NAME: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_

NUMBER OF GUESTS:

\_\_\_\_\_ Adults @ \$10/per person \$ \_\_\_\_\_  
\_\_\_\_\_ Children @ \$5/under 12 \$ \_\_\_\_\_  
\_\_\_\_\_ TOTAL \$ \_\_\_\_\_

\_\_\_\_\_ TOTAL \$ \_\_\_\_\_

\_\_\_\_\_ Check Enclosed or  
\_\_\_\_\_ Charge Share Account

*Please return to UDBell by March 15, 2012*

Did you calculate the amount of circulated bills with a picture of a President? What did you come up with? It should be **\$78**. Washington is on the \$1 bill, Lincoln is \$5, Jefferson is \$20 and Grant is on the \$50 bill. And let's not forget about the \$2 bill with Jefferson's portrait.

Have you signed up for **e-statements** yet? It's a fast and secure way to get your monthly statements on our home banking site. Statements are archived for 24 months, so they are always available for your research. Call the office and sign up today.

Looking to reduce your home owners and / or car insurance premiums? Contact a credit union partner to take advantage of your membership. We teamed up with **Liberty Mutual** to help our members with home owners and automobile insurance coverage. Did you know as a member you are entitled to a discount on your insurance? Call Mark Cunningham at **610-363-9390 ext. 53057** or [mark.cunningham@libertymutual.com](mailto:mark.cunningham@libertymutual.com) to see how you may save. Mark can also come to the office to help individual members with their insurance questions.

*"America was not built on fear. America was built on courage, on imagination and an unbeatable determination to do the job at hand."*

*"I do not believe there is a problem in this country or the world today which could not be settled if approached through the teaching of the Sermon on the Mount."* Harry Truman

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