



September 2011

Proudly Serving Our Members Since 1940

With all of the political posturing and division from both sides of the aisle, it is hard to recall how united our country can be. As we mark the tenth anniversary of that fateful September day, let's pray for the families of those who were lost and those who have served to protect us.

Remember how we have always rallied during difficult times. We live in the greatest country in history. No matter how tough things are today, together we will find a way to make it better. We always have, and I believe we always will.

Let's hope our politicians may begin distinguishing themselves by acting with the same courage, faith and dedication displayed by Americans on September 11.

God Bless America.

John Schmidt, CEO



ON LINE BANKING UPGRADES

We are completing the testing for our live On Line Banking program and plan to have it available on Tuesday, September 6. You will be able to make real time transfers between accounts, pay loans, and research account activity. If you haven't signed up for On Line Banking yet, call today and we'll get you started with this free service.

Now that transferring is easier than ever, think about keeping the bulk of your money in your share or Super Share accounts. Transfer to the checking only as you need to. You'll earn more in dividends, and it is another way to secure your money in the event your debit card is lost or stolen.

We are also adding a Bill Pay program within the Home Banking site. Save time and money while managing your accounts. You'll be able to schedule payments, transfer to other financial institutions, send money to friends and family electronically, etc. Just call the office to get set up for our Bill Pay service.

GREAT MORTGAGE RATES and SERVICES

We are pleased to announce we have teamed up with First Heritage Financial, LLC to offer our members multiple financing options at some of the most competitive mortgage rates around. We selected First Heritage based on their credit union background, as well as the easy application process, professional assistance, and low fees.

You may reach our mortgage specialists at <https://udbell.mortgagewebcenter.com> or by calling 1-800-808-2662. We'll also have a link off of our web page of www.udbell.org.

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, this is your best site selection. You'll find calculators, glossary and FAQs to help you make an informed decision. Check our rates today!



In just the past two weeks our area experienced torrential downpours, violent lightning storms, coastal flooding, an earthquake, and Irene. During a storm on August 18, the credit union and other local businesses lost power for half the day. Fortunately our electrician had a generator for us and got us back and running in no time to process your payroll deposits, ACH and share drafts, and communicate with the ATM network. Our staff handled the situation really well and our members were outstanding with their patience.

The Boy Scout motto of "Be Prepared" is certainly relevant these days. Make sure you are ready for an emergency. Keep some spare cash in a secure location. Have your prescriptions and other vital information on a printed page, as you may not be able to access your PC. Maintain the car and keep the gas tank full. Where are the flashlight and batteries? There is no better time to plan than right now.

Did you know... that at Valley Forge there is 53 acre **Medal of Honor Grove**? Each acre represents each of the states, District of Columbia, Puerto Rico, and the 53rd for immigrants who fought for our country.

Last year local veteran organizations rallied to restore the grove to honor those memorialized there. The next time you are visiting the area, you may want to add this to your plans. It is a lesson of courage, sacrifice and history.

Bad weather, economic uncertainties, job disruption, medical issues, etc. may all be handled individually, but collectively may be too much for even the strongest to withstand.

If you find yourself losing traction trying to keep up with all the obligations, consider looking to **Consumer Credit Counseling Services of Delaware Valley**. Their counselors will work with you to develop a plan to get control of the finances, reduce your debt, and achieve your financial goals. Call them today at 800-989-2227 or on line at www.ccsdv.org.

They have helped over 500,000 in our area since 1966 and are there to help any of our members, too.

Certificates of Deposit <i>Effective September 1, 2011</i>		
TERM	RATE	APY
5 and 6 Months	0.65%	0.65%
9 Months	0.75%	0.75%
12 and 15 Months	0.99%	1.00%
24 Months	1.34%	1.35%
30 Months	1.59%	1.60%
12 Month IRA	0.99%	1.00%
You may invest in any CD for as little as \$500.		
<u>Super Share Rates</u>		
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		

Pick your PIN for **Debit** and **STAR ATM** cards. Please call **866-985-2273** from your home phone to make the change. The system will ask for your card number and the last four digits of the Social Security Number **of the primary member** on the account. The phone you are calling from must match the number the credit union and STAR have on file for security purposes.

If you discover fraud in your credit account(s), you'll want to notify the following credit agency fraud divisions:

Equifax **800-525-6285**
Experian **888-397-3742**
TransUnion **800-680-7289**

Be sure to contact the Federal Trade Commission at www.consumer.gov/idtheft, or call 1-877-IDTHEFT (**877-438-4338**)



CU SERVICE CENTERS

The Member-Friendly Financial Network

Try any of over 4,000 branches. Check our locations at www.cuservicecenter.com or call **800-919-2872**. When you want to review your account with a person after hours or on weekends, please call **888-837-6500**. You can get an updated transaction history and make transfers within your account.

"Let's roll." Todd Beamer, United 93