



April 2009

Proudly Serving Our Members Since 1940

“WHAT IS GOING ON WITH MY DEBIT CARD?” A number of our members had that very question when a new card was suddenly and unexpectedly delivered by mail.

In early March we noticed a significant increase in attempted use of our debit card numbers outside of our geographical area. We determined that this trend was the same experienced by many other financial institutions and felt the best way to confront this issue was to replace all existing cards with new ones. We are working with Master Card security and law enforcement to assist in their investigation of this type of fraud.

We made a decision to keep the original cards open until the new ones could be delivered. All original cards will be automatically closed on the April 10, 2009. We were concerned that closing them earlier and before the new distribution would have imposed some difficulties in accessing your account.

While the credit union is certain that none of our members lost money on this scam, we were convinced that the best way to stop it was through the reissue. It is our belief that this will add a layer of security for our members and that's the only way to do business. We apologize for any inconvenience this replacement action may have caused.

Thank you for your business and confidence!



Do you find yourself spending more time planning your vacation than retirement? Do you wonder how your savings will work as you approach the golden years? Are you planning for college tuition? A wedding? Long Term Care? A second home?

Planning for these events can be challenging, time consuming and even frustrating in this economy. There's no need to do it on your own when you can talk with a trusted partner.

Bill Zane, our Members Financial Services Representative, will be available on the fourth Wednesday of each month at our office. Come in after work to meet with Bill for an informal, one on one discussion to determine how you can accomplish your goals. Bill will be available from 5 to 7 pm on April 22 and May 27. For a scheduled appointment, call Bill at 800-324-9008. Mark your calendar today to talk with Bill about your plans. He may even help you plan your destination for this year's vacation!

You have up to April 15, 2009 to get your 2008 Individual Retirement Account funded. If you already have made last year's contribution, be sure to take advantage of today's rates and make your 2009 deposit. We are currently offering one of the best rates available with a one year 3.50% APY. But hurry; this is a limited time offer.

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

How can we protect ourselves from fraud? Most debit card fraud attempts are directed at checking accounts, as the checking is the primary account tied to the card. You should aim to keep a low balance in checking to prevent possible misuse. In the event you need to make a large purchase using your debit card, simply transfer the amount needed right before the purchase. By keeping most money in your savings, you not only reduce the risk of debit card misuse; you also improve your yield on your deposited funds.

A low tech solution is to use our Touchtone Teller. Call 800-235-4035 or 610-734-3718. Funds can be transferred instantly from a savings, club account, Super Share, or a PSL draw. A list of functions for the Touch Tone Teller may be found below. This service is available all day and night, including weekends and holidays. The last four digits will be the initial PIN for anyone starting to use this program. You may change the PIN by using Option 31 (See below).

If you are reading this, chances are good that you review your statement, too. Double check your activity with the dates and addresses found on your statement.

You may also look at your statement on line, by using UDB @ Home. Our on line service will provide balance and transaction reports. Please note that the transfer option is available on line, too, but does not move the money instantly from one account to another. For immediate transfer capability, use the Touch Tone Teller or call the office for the transfer.

Please call or email the office with any questions or comments.

Certificates of Deposit  
Effective April 1, 2009

TERM	RATE	APY
5, 6 and 9 Months	2.47%	2.50%
12 and 15 Months	2.71%	2.75%
24 and 30 Months	2.96%	3.00%
IRA	3.44%	3.50%

Rates subject to change without notice.

Super Share Rates. The following rates are in effect from April 1 through June 30, 2009:

AMOUNT	RATE	APY
\$3,000-\$24,999	1.73%	1.75%
\$25,000-\$49,999	2.23%	2.25%
\$50,000-\$74,999	2.71%	2.75%
\$75,000+	2.96%	3.00%

Touch Tone Teller Codes

When using our Touch Tone Teller, begin by pressing 4 and #. You will then enter your PIN (usually the last four digits of your SSN) and #.

Enter your primary account number (usually four or five digits; no suffixes) and #.

Use the following prompts and # for your requests. The top three listings are the most commonly used features.

- 11# All Share and Share Draft Balances
- 18# All Transfers between accounts
- 21# Check withdrawal request
- 12# All Loan Balances
- 13# Share Draft Clearing
- 14# Dividend Posting
- 19# Last Share Withdrawal and Deposit data
- 20# Last Loan and Disbursement data
- 22# Account Transactions History
- 31# Change PIN Number

Try any of our 3,559 branches. Check our locations at [www.cuservicecenter.com](http://www.cuservicecenter.com).



To find a location near you or where you will be traveling, visit their online directory at [www.cuservicecenter.com](http://www.cuservicecenter.com) or call 800-919-2872. When visiting a shared service branch, simply provide the teller with the full name of your credit union – Upper Darby Belltelco FCU, account number and valid photo ID. The CU Service Center's member service representative will be linked automatically to your account here at Upper Darby Belltelco Federal Credit Union and you can conduct as many deposits, withdrawals, transfers, or loan payment transactions as you like. It's that easy!

If you discover or suspect fraud in your credit account(s), contact the following credit agency fraud divisions:

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

You should also contact the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or call 1-877-IDTHEFT (877-438-4338)

"It seems like a nickel ain't worth a dime anymore." Yogi Berra

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