



August 2009

"Where People are worth more than money."



Hide this newsletter from the kids! It contains some distressing information... It's Back to School Time! Whether you are shopping for the uniforms or outfits, knapsacks or lunch pails, stationary supplies or sports accessories, it's time to get ready for the school year. As always, we're here to help.

Getting a PC for your student? Keep the receipts and pay the credit card bill with our low rate Computer Loan. Borrow up to \$3,000 for two years at a rate as low as 4.75%. Your student can test the new computer by calculating the savings of paying off a higher rate credit card with this loan.

Looking at retiring soon? Or in five years? Or ten? How prepared are you? Is the mortgage paid? Student Loans paid? Can you afford your upcoming life style?

It can be difficult preparing for the future without knowing the right questions to ask. 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, can help you with your plans. Call 800-324-9008 to talk with Bill about your goals and objectives. He will help you with your individual roadmap for your future.

Please note that the services are not federally insured, may lose value, and are not underwritten or guaranteed by the credit union.

If you are in the market for a new or used car or truck, save money and time by calling MVCP at 1-800-345-0990. The Motor Vehicle Certification Program is a free benefit provided to you by Upper Darby Belltelco.

Talk with Jack or Cathy to see how you can use our financing, coupled with dealer incentives, to save money on your next car purchase.

Have you recently purchased a new or used car at the dealer with monthly payments that would fit your budget? Why not take a second look and see what rate and term you have for those affordable payments? Chances are the credit union can reduce both the rate and term of your loan, while maintaining the same amount of payment. We also offer weekly and bi-weekly repayment plans which may fit your budget even better.

Certificates of Deposit
Effective August 1, 2009

TERM	RATE	APY
5, 6 and 9 Months	1.98%	2.00%
12 and 15 Months	2.23%	2.25%
24 and 30 Months	2.47%	2.50%
IRA	2.71%	2.75%

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

Savings and Club Accounts

Share Account	0.75%	0.75%
Club Accounts	0.75%	0.75%

Rates subject to change without notice.

Super Share Rates

The following rates are in effect from July 1 through September 30, 2009:

AMOUNT	RATE	APY
\$3,000-\$24,999	1.24%	1.25%
\$25,000-\$49,999	1.73%	1.75%
\$50,000-\$74,999	2.23%	2.25%
\$75,000+	2.47%	2.50%

Upper Darby Belltelco New Car Rates

Up to 5 Years as low as 4.50%
6 Years as low as 5.25%

Upper Darby Belltelco Used Car Rates

Up to 5 Years as low as 5.25%
See Loan Addendum for all Car and Personal Loan rates.

BACK TO SCHOOL IDEAS

Did you notice the subtle placing of this article between two rate boxes colored in "School Bus Yellow"? How's that for a "Back to School" theme?

When your student is ready and packed, be sure he or she has their own UDBell account. They'll be able to write checks at the bookstore, buy football tickets with their debit card and monitor their account at UDB@Home. You'll be able to transfer money to the student account by calling the office or making an on-line transfer.

It's a great way to keep in touch. As they run out of money, you'll be sure to hear from them!

Good luck to all of our member students in the upcoming year!

Home Equity Rates

Effective July 1, 2009

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
5 years.....as low as 4.49%	\$18.97
6-10years...as low as 5.49%	\$11.11
11-15 years as low as 6.49%	\$ 9.00

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

Home Equity Line of Credit 5.00%

If you plan on traveling this summer or fall, be sure to look up the locations for Shared Branching offices along the way. You'll be able to make deposit and withdrawals from your UDBell account miles away from our office.



CU SERVICE CENTERS

The Member-Friendly Financial Network

Try any of our 3,792 branches. Check our locations at www.cuservicecenter.com or call 800-919-2872.

Do you have a question or recommendation on how we may serve you better? Please contact us at 800-235-1883 or udbinfo@udbell.org.

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, or call 1-877-IDTHEFT (877-438-4338)



Our special rate is still available! Check your credit card rate. Is it lower than 9.90%? Now is the time to change cards and save some real money in the process. Get your UDBell Card today.



Enterprise Car Sales has been a trusted partner of the credit union movement for many years. They are running their annual "Drive Back to School" sale through August 31. Check out their site on our web page 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!

What to do if you misplace your STAR ATM card, Master Money Debit Card or VISA Credit Card - First, jot down your card number now and keep it with your important records. If the STAR Card or Debit Card is lost, please call 1-800-622-8648. VISA card holders should call 1-800-991-4961. Please call the credit union office to report the missing card. We will freeze the card account and issue a replacement card.

There are plenty of rules for attaining success, but none of them work unless you do.