



December 2009

Seasons Greetings to the best Members anywhere!

Silver BELLS. Jingle BELLS. I Heard the BELLS on Christmas Day. Carol of the BELLS. UDBELL. As a faithful reader, I am sure you detected the theme by now.

On behalf of all of us at UDBELL, I wish you and your family every blessing and happiness as we enter the Christmas Season. Our hope is that every day of the year we can bring more cheer to you as we work hard to provide the best financial services for your family.

It is a privilege working for you each and every day. All of us at the credit union appreciate your business and confidence. As we “ring” in 2010 and beyond, we will continue to focus on bringing you the best service anywhere. If you have any suggestions, please call and “chime” in with your advice or questions. *John Schmidt, CEO*



Who has not seen the classic “**A Christmas Carol**” in one form or another? One can only imagine how different the story would be if Ebenezer opened an account at UDBELL...

The **Ghost of Christmas Past** would certainly commend him for starting saving at an early age, taking advantage of payroll savings and starting to invest in CDs for as little as \$500.

The **Ghost of Christmas Present** would appreciate the way Scrooge refinanced his dealer financed automobile loan to a credit union car loan, thus saving money on a lower rate and faster repayment schedule. Even better was the way he took advantage of the consolidation loan to payoff higher interest credit cards.

The **Ghost of Christmas Future** would be downright giddy at the way Mr. Scrooge used home equity loans to help finance college education and absolutely delighted with how much his

IRA grew over the years with the great rates offered by the credit union.

Our version may lack the overnight transformation of a miserly soul to a happy spirited citizen, but it certainly gets to the happy ending a lot faster.

We at ~~Scrooge and Marley~~ the credit union are here to help you with your happy endings, too. Let us know how we can help you (and the Christmas ghosts) get you where you want to be.



Thank you for another wonderful year of serving you, our members. As Tiny Tim would say, “God Bless Us, God Bless Us All!” May you and your families have the very best this holiday season!

“Look Daddy. Teacher says, every time a bell rings, an Angel gets his wings.” So said Zuzu Bailey to her father, George, in “*It’s A Wonderful Life*”.

UDBELL will be ringing all year for our members!



Q. What costs about \$50.00 a week, but can buy a lifetime worth of memories?
See answer below

Cut the Red Tape
with our Christmas Loan.



Get up to \$2,500 for 12 months at a rate as low as 6.65%.

Use our Christmas Loan as a key part of your shopping budget. It will help eliminate the higher rate credit card purchases and the impulse buying.

A. Our Christmas Loan! Borrow up to \$2,500 for twelve months and make their dreams come true!

Still looking to use plastic to make your purchases? Compare your interest rate to a **UDBell VISA** card. You can significantly lower your interest expenses with our card.

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 2009 for your deduction.

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

Thurs., Dec. 24	Christmas Eve	9am-1pm
Friday, Dec. 25	Christmas	Closed
Wed., Dec. 30	Special Hours	9am-3pm
Thurs, Dec. 31	New Years Eve	9am-3pm
Friday, Jan. 1	New Years Day	Closed

Certificates of Deposit
Effective December 1, 2009

TERM	RATE	APY
5 and 6 Months	1.73%	1.75%
9 Months	1.83%	1.85%
12 Months	1.98%	2.00%
15 Months	2.13%	2.15%
24 Months	2.23%	2.25%
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	0.50%	0.50%
Club Accounts	0.50%	0.50%

Rates subject to change without notice.

Super Share Rates

The following rates are in effect from December 1 through December 31, 2009:

AMOUNT	RATE	APY
\$3,000-\$24,999	0.74%	0.75%
\$25,000-\$49,999	1.24%	1.25%
\$50,000-\$74,999	1.49%	1.50%
\$75,000+	1.73%	1.75%

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