



February 2009

Proudly Serving Our Members Since 1940

There's no time like right now to tell our members how much we love them. Despite all the gloomy reports we read everyday, you've kept us growing. We're still making loans, we're still earning money, we're still offering great savings and loan rates and we're doing it all with your help. With members like you there's no need for the credit union to be acting like a bank. If only the politicians could see how responsible people act we'd all be a lot better off. Thank you for your business and confidence!



Need more evidence of your credit union difference? Check the chart below.

Depository Institution*	Minimum Deposit	6 Month Certificate	12 Month Certificate	24 Month Certificate
PNC	\$1,000	1.05%	1.30%	1.05%
TD Bank	\$500	2.25%	1.75%	2.00%
Bank of America	\$10,000	1.26%	2.25%	1.49%
Wachovia	\$1,000	0.75%	0.85%	0.95%
UDBELL	\$500.00	3.05%	3.35%	3.50%

*All rates listed as Annual Percentage Yield. Bank rates as of January 27, 2009 internet survey.

Certificates of Deposit Effective February 1, 2009		
TERM	RATE	APY
5, 6 and 9 Months	3.00%	3.05%
12 and 15 Months	3.30%	3.35%
24 and 30 Months	3.44%	3.50%
IRA	3.68%	3.75%
Rates subject to change without notice. Super Share Rates. The following rates are in effect from January 1 through March 31, 2009:		
AMOUNT	RATE	APY
\$3,000-\$24,999	1.98%	2.00%
\$25,000-\$49,999	2.71%	2.75%
\$50,000-\$74,999	3.20%	3.25%
\$75,000+	3.44%	3.50%

Our Routing Number for Direct Deposit and Tax Refunds is 231386467. You will need to give your employer or tax preparer your main account number. Be sure to indicate if you wish to have the money deposited to share account (suffix '00') or checking (suffix '07').

Make plans now to attend our 69th Annual Meeting. This year we will gather at the Mater Dei Hall, 327 Newtown Street Road (Route 252) Newtown Square, PA. Mark your calendar for **March 19, 2009**.

This year we'll be having a Beef and Beer Night. Bring your family and friends from work and find out what is happening at your credit union. You'll meet the staff, Board of Directors, and management, as well as renewing acquaintances with friends. We'll give you an idea of our plans for 2009 and beyond. We look forward to seeing you there. Please see the reservation on the back page of newsletter and mail it today.

Try any of our 3,559 branches. Check our locations at www.cuservicecenter.com.



To find a location near you or where you will be traveling, visit their online directory at 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, or call 1-877-IDTHEFT (877-438-4338)

Your Credit Union exists to help members confront their toughest economic challenges and improve their financial well-being. Whether planning for college tuition, wedding, repairing your home (or credit), buying a car, or planning a budget, we can help. Find out what UDBell is doing for its members. Come join us at the March 19th Annual Meeting.

Annual Meeting Reservation

NAME: _____

ACCOUNT NUMBER: _____

NUMBER OF GUESTS:

_____ ADULTS @\$10/per person \$ _____

_____ CHILDREN @\$5/child under 12 \$ _____

_____ TOTAL \$ _____

Check Enclosed Charge Share Account

Please return to UDBell by March 14, 2009

Tax Tips

Did you know the AARP offers Free Tax Aid Programs? Call your local AARP office for times and locations. Some sites require appointments, while others may accept walk-ins. Most will include e-filing as part of the service.

You should 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.

Upper Darby Belltelco New Car Rates

Up to 5 Years as low as 5.00%
6 Years as low as 5.75%

Upper Darby Belltelco Used Car Rates

Up to 5 Years as low as 5.75%

You have up to April 15, 2009 to get your 2008 Individual Retirement Account funded. If you already have made the contribution, then take advantage of today’s rates and make your 2009 deposit. Be sure to look at this savings opportunity for your future needs.

Home Equity Rates

Effective January 22, 2009

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
5 years.....as low as 4.99%	\$189.68
6-10years...as low as 5.99%	\$111.08
11-15 years as low as 6.99%	\$ 89.94

* Based on \$10,000.00 at maximum term.
Home Equity Line of Credit 5.00%

**UDBell Financial Information
December 31, 2008 (000’s omitted)**

Total Loans	\$33,836
Other Assets	\$17,311
Total Assets	\$51,147
Total Deposits	\$44,089
Other Liabilities	\$ 12
Total Liabilities	\$44,101
Net Worth	\$ 7,046

“Don’t worry when you are not recognized, but strive to be worthy of recognition.”

Abraham Lincoln