



February 2010

Proudly Serving Our Members Since 1940

We're excited about celebrating our **70th Year of Service** and want you to be a part of the festivities. Plan on joining us **Thursday, March 25, 2010** for our 70th Anniversary Gala and Membership Meeting at The Oaks, 511 Oak Avenue, Glenolden, PA. In honor of our milestone, we'll be serving a sit down dinner featuring your choice of Filet Mignon or Crab Cakes.



This fun and informative night will be priced at \$15 per person or two for \$25. Please register before March 19.

Join us, your family and friends as we review our plans for taking the credit union into the next decade and beyond.

Seating is limited, so we encourage you to make your reservation today. Please see the form on page two.

Refund	72	If line 71 is more than line 60, subtract line 60 from line 71. This is the amount you overpaid	72	2,600.	00
Direct deposit? See page 73 and fill in 73b, 73c, and 73d, or Form 8888.	73a	Amount of line 72 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	73a	2,600.	00
	b	Routing number 2 3 1 3 8 6 4 6 7 ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings			
	d	Account number # # # # # # # #			
	74	Amount of line 72 you want applied to your 2010 estimated tax ▶ 74			

It's everybody's favorite time of year. Super Bowl. Valentine's Day. NCAA Basketball. Pitchers and catchers reporting to Spring training. Tax filing. OK, one of these things is not like the others, but now that we're on the topic, let's discuss some important information.

Our Routing Number for Direct Deposit is **231386467**. Be sure to indicate if you wish to have the money deposited to share account (suffix '00') or checking (suffix '07').

We urge you to have your income tax refund directly deposited instead of taking advantage of the Tax Anticipation Loans offered by many tax preparation firms. Why? Because the direct deposit approach is fast and free. Why pay fees and interest to get your own money? Why not have your money go directly to your account, instead of having to draw it out of a tax firm issued debit card, usually with fees? Why not earn interest on your money, instead of maintaining it in a zero rate debit card with the tax firm?

While we're asking questions, here's another one. Does your refund amount come close to the illustration above? While no one can deny it feels great to get that kind of bump in the savings account, think of how much that money could have helped throughout the year. The \$2,600 represents a weekly overpayment of taxes by \$50. Imagine if that built up in your savings account instead. All the Christmas bills would not have existed, since you already had the money saved.

Here's another idea. Use the \$50 per week to pay down your mortgage. On a \$100,000 thirty year mortgage, you could reduce the term to approximately 16 ½ years by such a plan.

Regardless of your political viewpoints, no one can successfully argue that the government can manage **your** money better than you. Stop overpaying the government and start investing in you!S

Need Credit? Ask us. It's in our name and it's what we do.

Certificates of Deposit <i>Effective February 1, 2010</i>		
TERM	RATE	APY
5 and 6 Months	1.49%	1.50%
9 Months	1.59%	1.60%
12 Months	1.73%	1.75%
15 Months	1.83%	1.85%
24 Months	2.23%	2.25%
30 Months	2.47%	2.50%
IRA	2.71%	2.75%

Rates subject to change without notice.

Super Share Rates.

AMOUNT	RATE	APY
\$3,000-\$24,999	0.74%	0.75%
\$25,000-\$49,999	0.99%	1.00%
\$50,000-\$74,999	1.24%	1.25%
\$75,000+	1.49%	1.50%

WANT TO LOWER YOUR TAX LIABILITY?

You have up to April 15, 2010 to get your 2009 **Individual Retirement Account** funded. If you already have made the contribution, then take advantage of today's rates and make your 2010 deposit. Be sure to look at this savings opportunity for your future needs.

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)

Home Equity Rates <i>Effective February 1, 2010</i>		
TERM and RATE	Monthly Payment*	
5 years.....as low as 4.49%	\$189.68	
6-10years...as low as 5.49%	\$111.08	
11-15 years as low as 6.49%	\$ 89.94	

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

Use our **Consolidation Loan** to payoff up to **\$10,000** over a four year term. The rate is as low as **7.70%** and has a monthly payment of only **\$254**. If you've been trying to payoff credit cards without much success, this may be your answer. Call today for details.

Try any of our 3,900 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!

Your Credit Union exists to help members solve 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 25th Annual Meeting.

Annual Meeting Reservation

NAME: _____

ACCOUNT NUMBER: _____

NUMBER OF GUESTS:

_____ Adults @ \$15/per person	\$ _____
_____ Adults @ \$25/per couple	\$ _____
_____ Children @ \$5/under 12	\$ _____
_____ TOTAL	\$ _____
TOTAL	\$ _____

Menu Selection(s)

_____ Filet Mignon _____ Crab Cakes

___ Check Enclosed or

___ Charge Share Account

Please return to UDBell by March 19, 2010