

The Olde Credit Gazette

July 2010

Celebrating 70 Years of Serving Our Members

IMPORTANT NOTICE:

This month our accountants will be conducting the annual credit union audit. You may receive a confirmation letter concerning your month end balances on shares and/or loans as of June 30, 2010, as found on your enclosed statement.



The letter will be from **Reinsel Kuntz Leshner LLP**, 1330 Broadcasting Road, P.O. Box 7008, Wyomissing, PA. 19610. If you receive a letter for Reinsel, we urge you to complete and return it as soon as possible. Thank you in advance for your assistance with the audit.

You asked for it, and we heard you.

We have been using computer generated PINs (Personal Identification Number) when issuing new or replacement debit and STAR cards. Many members have been requesting the option of choosing their own PIN instead of trying to memorize the random numbers they receive with the new card.



We have been working with STAR on this issue and tentatively have a date of August 8, 2010 when you will be able to convert an existing PIN to your selection. You will be able to use the phone associated with the card to make the change. We'll have more details in next month's newsletter, but help is on the way!

Certificates of Deposit *Effective July 1, 2010*

| TERM | RATE | APY |
|----------------|-------|-------|
| 5 and 6 Months | 1.14% | 1.15% |
| 9 Months | 1.24% | 1.25% |
| 12 Months | 1.39% | 1.40% |
| 15 Months | 1.49% | 1.50% |
| 24 Months | 1.98% | 2.00% |
| 30 Months | 2.13% | 2.15% |
| IRA | 1.49% | 1.50% |

You may invest in any CD for as little as \$500.
All Rates subject to change without notice.

Super Share Rates

| AMOUNT | RATE | APY |
|-------------------|-------|-------|
| \$3,000-\$24,999 | 0.65% | 0.65% |
| \$25,000-\$49,999 | 0.90% | 0.90% |
| \$50,000-\$74,999 | 0.99% | 1.00% |
| \$75,000+ | 1.14% | 1.15% |

Providing our members with convenient access to perform their credit union business just got easier! With our participation in the Shared Branching Network, you have access to over 4,000 branch offices and kiosk machines. To provide even more access, Shared Branching is pleased to offer **CU Service Center Call Center**.



The Call Center is available to our members 24 hours a day, 7 days a week. Through a Call Center Representative, you may obtain balance information, perform transfers between accounts with your credit union and make loan payment transfers. The phone number to the call center is **888-837-6500**.

Retirement Planning

Some of our members have called for advice concerning retirement planning. While we offer a competitive IRA for 401k and lump sum distributions, we must admit that such decisions are best discussed with a qualified financial planner.

Fortunately the credit union has teamed up with Bill Zane of MEMBERS Financial Services. He's met and helped a number of our members and is available to help you, too.

For information about your options for retirement planning, contact **Bill Zane**, the MEMBERS Financial Services Representative serving the members of Upper Darby Belltelco Federal Credit Union. Call today, **800-324-9008**.

*Securities sold through CUNA Brokerage Services, Inc., member NASD/SIPC, 2000 Heritage Way, Waverly, IA 50677. **Please note that the services are not federally insured, may lose value, and are not underwritten or guaranteed by the credit union.**

Try any of over 4,000 shared branches. Check our locations at **www.cuservicecenter.com**.



CU SERVICE CENTERS

The Member-Friendly Financial Network

To find a location near you call **800-919-2872**.

Touch Tone Teller Codes

610-734-3718

800-235-4038

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

PennDOT Reminds Motors To Prepare For Safe Summer Travels

Summer has arrived and PennDOT is reminding motorists of the importance of preparing for safe summer driving.

- Regularly check tire air pressure and tread wear.
- Replace wiper blades that are frayed or streaking.
- Be sure the windshield washer reservoir is filled with a summer fluid that helps remove bugs and road grime.
- Be certain that all lights are working.
- Never leave children or pets in an unattended vehicle since even on a cool summer day, temperatures inside can rise quickly.
- Before leaving home for a road trip, visit www.511PA.com, or call 511, for information on construction or other delays on interstates and major roadways.
- Keep an emergency kit in your vehicle that includes water; non-perishable food; cell phone and charger; and any other specialized needs such as baby supplies, pet food, or medication.
- Keep the tank at least half full at all times.
- For long trips, try to travel in the morning or evening hours when it is cooler.
- Be patient and obey the speed limit, and especially when traveling through work zones.

We've teamed up with **Liberty Mutual** to help our members with home owners and automobile insurance coverage. Did you know as a member you are entitled to a discount on your insurance? Call Eric Ronan today at **610-363-9390 ext. 53049** or by email at eric.ronan@libertymutual.com to see how you may save. Eric will also meet with individual members to answer their insurance questions.

“Ancient Rome declined because it had a Senate. What’s going to happen to us with both a House and Senate?” *Will Rogers*

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