



November 2009

Proudly Serving Our Members Since 1940.



Thank you for your business. Together we experienced one of the most difficult economic periods this past year, yet we've have continued to grow and help our members with all of their savings and borrowing needs.

When viewing the picture of the turkey, I first thought the arrow represented the numerous difficulties shot at us, but later realized it also suggested that we are pointed in the right direction.

The Board of Directors, staff and management are grateful for your business and confidence. We know how fortunate we are to serve the best members anywhere. All of us at Upper Darby Bell wish you and your family a Blessed and Happy Thanksgiving.

Take The Retirement Road Test. Click onto our web page at www.udbell.org. Go to the *Links of Interest*, and go to the Members Financial Network. Answer ten questions, and you'll find out what direction your retirement path is headed. Contact Bill Zane at Members Financial. Bill can be reached at 610-326-1570 or 800-324-9008. **Please note that the services are not federally insured, may lose value, and are not underwritten or guaranteed by the credit union.**

Get your **UDBell Card** today.



Holiday spending time is here. Spend wisely. Check your credit card rate. Is it lower than **9.90%**? Carrying one of the new fees? Maybe it's time to change cards and save some pocket change in the process.

Before going "over the river and through the woods", 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.



Try any of our 3,853 branches. Check our locations at www.cuservicecenter.com or call **800-919-2872**.

Certificates of Deposit
Effective November 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 November 1 through November 30, 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%

We Salute Our Veterans



All of us extend our thanks to the men and women who have served to protect us. We appreciate the sacrifices you and your colleagues endured while defending our way of life. You will be in our thoughts and prayers this Veterans Day.

Instead of using the old "horse and sleigh to Grandmother's house" try using another form of transportation. The folks at **Enterprise Car Sales** have been a trusted partner of the credit union movement for many years. Check out their site on our web page under "Links of Interest" to see their wide range of selections.

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.

Christmas Loans are here!

Borrow up to **\$2,500** for as low as **6.65%** for a one year loan. Plan some of your holiday shopping now. Make a budget, stick to it and save money. Consider using this type of loan instead of a credit card. You'll stick to your plan and not have to worry about carrying debt on the plastic.

The office will be closed on Wednesday, November 11 in observance of Veterans Day, and on Thursday, November 26 to celebrate Thanksgiving. UDB@Home will be available for account inquiries, as will our touchtone phone service, George II, at 610-734-3718.

You may also use your STAR ATM card and MasterCard Debit Card for purchases and cash.

The credit union will be collecting toys at the office for the **USMC Toys for Tots** drive. We appreciate your generous support for this charity and the Marines who run it.

You are out shopping when suddenly you discover your credit card or debit card is missing. What do you do? For our Visa cards, call 1-800-991-4961. Debit Card holders should call STAR at 1-800-622-8648. Please record your plastic card information in a safe place, along with the credit card numbers and 800 phone numbers of all your cards. Don't delay in contacting your card company; the thieves will be using stolen cards as quickly as possible. Try to use only one card while shopping to reduce the risk of a lost or stolen card.

Home Equity Rates

Effective November 1, 2009

<u>TERM and RATE</u>	<u>Monthly Payment*</u>
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.

Some of the world's greatest feats were accomplished by peoples not smart enough to know they were impossible.