



OCTOBER 2009

People Helping People Since 1940

What do Halloween movies and bank credit cards have in common? Both can send chills up the spine when there is a sudden change, like the hero turning into a werewolf or the APR going up exponentially. Both create massive mood swings. Both seem to celebrate monstrous behavior. Of course, we know the movies are fake, but the credit card issues are all too real and that much scarier.

What rate is on your credit card? Have you been hit with all the innovative fees recently introduced by the big card issuers? Sudden rate increases despite paying on time? Compare those cards to our Visa rate of 9.90%.

We can help with an array of home equity and consolidation loans to help bring the cards under control. Let us help you drive a stake through rising rates.

Contact the Friendly Ghosts at UDBell for help with any financial issue. We're here to help you!



Home Equity Rates
Effective October 1, 2009

TERM and RATE	Monthly Payment*
5 years.....as low as 4.49%	\$18.97
6-10years...as low as 5.49%	\$11.11
11-15 years as low as 6.49%	\$ 9.00

*Approximate monthly payments for each \$1,000 borrowed at maximum term.

Home Equity Line of Credit 5.00%

Certificates of Deposit
Effective October 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 \$hare Rates

The following rates are in effect from October 1 through October 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	1.73%	1.75%
\$75,000+	1.98%	2.00%

Thank you for your business. We know how many options you have with your finances and we thank all of our members for entrusting your savings with us.

Q and A. Q. *My child attends school out of state and sometimes needs money faster than sending a check. Is there a way to get it to her faster?*

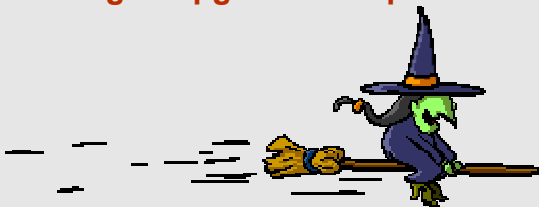
A. You may want to get either a STAR ATM card or Debit Card for your student. You may fund her account at the credit union and then she can go to an ATM machine shortly afterwards to make the withdrawal. You may also see if there are credit unions near the campus that belong to the Shared Branching Network.



On the road and can't get to the office? Need to make a weekend deposit? Stuck in the city and need cash? Try any of our 3,793 branches. Check our locations at www.cuservicecenter.com or by calling **800-919-2872**.

Did you know we offer the **Personal Service Loan** which acts as an unsecured line of credit? This is a financial tool for those cash emergencies that always pop up when we can least afford them. Call for details on how this can benefit you.

Looking to upgrade transportation?



UDBell New Car (and Broom) Rates

Up to 5 Years as low as **4.50%**
6 Years as low as **5.25%**

UDBell Used Car (and Broom) Rates

Up to 5 Years as low as **5.25%**

Are retirement plans in your future? 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.

Witch way are you saving...



...to get a head?

News You Can Use

A malicious file is now hitting e-mailboxes. The e-mail looks as if it comes from no-reply@irs.gov. The theme is that the user was caught hiding income from the IRS with a chance to fix it. The catch is that they must download a file that infects computers with a virus or shuts them down completely.

If you receive a "notice of unreported income e-mail" from the IRS, delete it and do nothing else. If you do get any e-mail from the IRS that asks for an e-mail response in the future, do not respond.

In honor of the upcoming baseball playoffs, here are some Yogi Berra quotes to contemplate:

"Half the lies you hear won't be true, and half the things you say, you won't ever say."

"The future ain't what it used to be."

"When you arrive at a fork in the road, take it."

"You can observe a lot by just watching."