



September 2009

People Helping People

Notification of Change on SUPER SHARE Accounts: Beginning October 2009 the credit union will begin pricing the savings tiers on the Super Share account on a monthly basis, as opposed to the previous quarterly rate quotes. This change will enable the credit union to respond faster to market conditions. We are committed to continue offering our members the best rates on their savings and loan services. If you should have any questions or comments regarding this change, please call John Schmidt at 800-235-1883. We appreciate your business and support.

“Back to School”. Can you believe it’s already here? As you get your children spruced up on the fundamentals of A-B-C’s and 1, 2, 3’s, don’t forget to do some home work, too.

What interest are you earning at other institutions? Can you place some savings or checking account money into a higher paying CD? We’ve got great rates for you.

What rate is on your credit card? Have you been hit with all the innovative fees recently introduced by the big card issuers? Compare them to our Visa rate of 9.90%.

When you bought your car from the dealer, what rate are you actually paying? The monthly payments are affordable, but could they go lower with a UDBell car loan?

Just as the teacher is there to help your children, we are here to help you. Let us know how we can work with you to improve your savings.



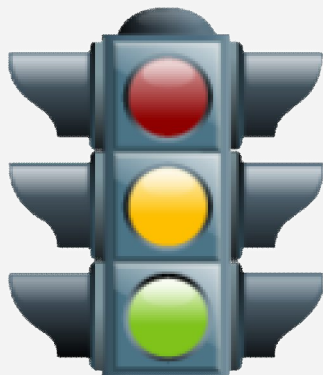
Did you know... the credit union will be marking 70 years of service to our members in 2010? Plan to attend the Annual meeting on Thursday, March 25, 2010. Our Supervisory Committee is planning a special meeting to celebrate this occasion and we want you there. Check the newsletter for additional details as we get closer to the anniversary meeting.



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.

Home Equity Rates <i>Effective September 1, 2009</i>		
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	
<p>*Approximate monthly payments for each \$1,000 borrowed at maximum term. Home Equity Line of Credit 5.00%</p>		

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.

You're probably wondering, "If I sign up for e-statements how will I get the newsletter?" It's simple. Just go to www.udbell.org, click "Newsletter", and you'll have access to the most recent publications. You'll still get the information, updates and quotes.

It's Back to School time. Here's a homework assignment: Put **ICE** on your (and your student's) cell phone.



In Case of **Emergency** numbers can be critical in the event medical or law personnel need to reach your important contacts. This helps eliminate the need for the paramedics to scroll through your entire list to determine who to call. Be sure your number is on your child's phone.

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%**

Certificates of Deposit
Effective September 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 July 1 through September 30, 2009:

AMOUNT	RATE	APY
\$3,000-\$24,999	1.24%	1.25%
\$25,000-\$49,999	1.73%	1.75%
\$50,000-\$74,999	2.23%	2.25%
\$75,000+	2.47%	2.50%

Get your **UDBell** Card today.



Back To School time is here. Spend wisely. Check your credit card rate. Is it lower than **9.90%**? Maybe it's time to change cards and save some pocket change in the process.

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)

You can't save \$100 until you start saving your first dollar.