



## **NEW CREDIT UNION MEMBER**

Dear Member,

Thank you for your interest in joining Upper Darby Belltelco Federal Credit Union.

Please fill out the membership card completely and return it with the necessary forms of ID and \$5.00 fee to open the account.

To comply with the USA Patriot Act, we must have a photo ID, such as a current driver's license with current address, passport, or corporate badge. The other ID can be a paystub, SSN ID card, or birth certificate.

The \$5.00 that has to be deposited to the account will be "frozen" in your account and is not available for withdraw unless you decide to close your account.

Additional services we offer are Debit cards, ATM/MAC cards, and checks which take about 7-10 business days to receive. Direct deposit may take a few weeks to begin.

If you have any questions, please call us at 610-734-1883.

Thank you for the opportunity to serve you!

Your Credit Union Staff



*To our Members and potential Members:*

*In accordance with Section 326 of the USA Patriot Act of 2001, which requires all financial institutions to help the government fight the funding of terrorism and money laundering activities, the Upper Darby Belltelco FCU is required to obtain basic identification from you and verify that information is correct when you apply for a new account or make changes to your existing account.*

*This means that our staff will ask you for some basic information such as your full name, address of your existing residence, birth date and Social Security Number (SSN) to help us identify you. This will include at least one photo ID such as your valid driver's license, employer's photo ID, your passport, and/or some other government ID. In order to complete this process, the Credit Union will scan your name through the required government lists of individuals, business, etc. with whom we should not do business or conduct transactions. This identification process will include any joint owners.*

*In some cases, identification will be requested from current members of the credit union where identification was not required prior to the effective date of this policy. This information will be used to update our data base and satisfy the requirements of the USA Patriot Act.*

*In all cases, protection of our member's identity and confidentiality of your finances is our pledge to you. The management and staff appreciate your patience and understanding as we do our part in this federally required identification process.*

*Respectfully,*

*The Board of Directors,  
Management and Staff of the  
Upper Darby Belltelco FCU*



## ***UCC 4A Disclosure***

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*Credit given by Upper Darby Belltelco Federal Credit Union [us or we] to member [you] with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.*

*Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.*

*We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.*



**DIRECT DEPOSIT INFORMATION**

DATE : \_\_\_\_\_

To Whom It May Concern:

Please use this information to create a direct deposit account for our mutual customer,

\_\_\_\_\_.

Our Routing Number is 231386467  
Upper Darby Belltelco FCU  
1410 Bywood Avenue  
Upper Darby, PA 19082

\_\_\_\_\_’s account number is \_\_\_\_\_.

Thank you for your cooperation. Please contact us at 610-734-1883 if you have any questions.



## **AUTOMATED TELLER SYSTEM**

### OUR 24/7/365 TOUCHTONE TELLER

George II enables you to transfer between accounts, inquire about recent account activity, make loan payments, or request checks to be sent to you from your account.

### PROCEDURES FOR GEORGE II:

PHONE - (610) 734-3718 OR (800) 235-4035

At the prompts use:

- **After dialing in, enter 4 followed by the #.**
- **Enter 3-5 digit main account number (without the “00”suffix), and #.**
- **Enter 4 digit PIN followed by #. \***
- **Common Options:**
  - **11 – Balance Info**
  - **18 – Funds Transfer**
  - **21 – Withdraw Request for checks to be sent to you.**

*\*First time users – your initial PIN is the last four digits of your Social Security Number. Change PIN using option 31.*

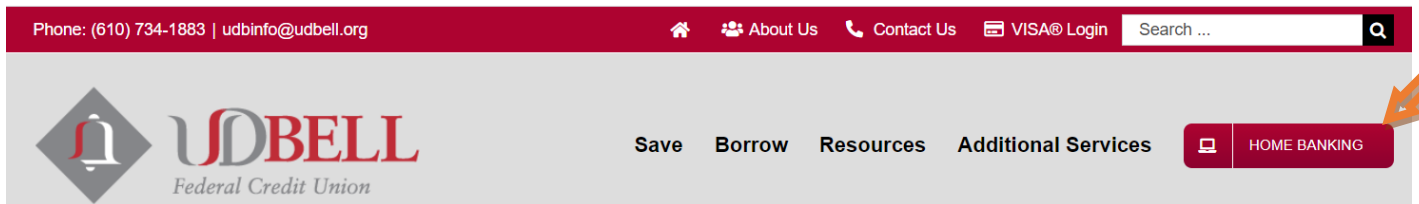
It should be noted for regular George II users that transfers between accounts are limited to six per month. This is a Federal requirement under Reg D, which mandates that limit. At times this may result in a transfer not able to be processed. If this happens, please call us at the office and we’ll take care of it for you.

Please see the next page for a list of the Action Codes.

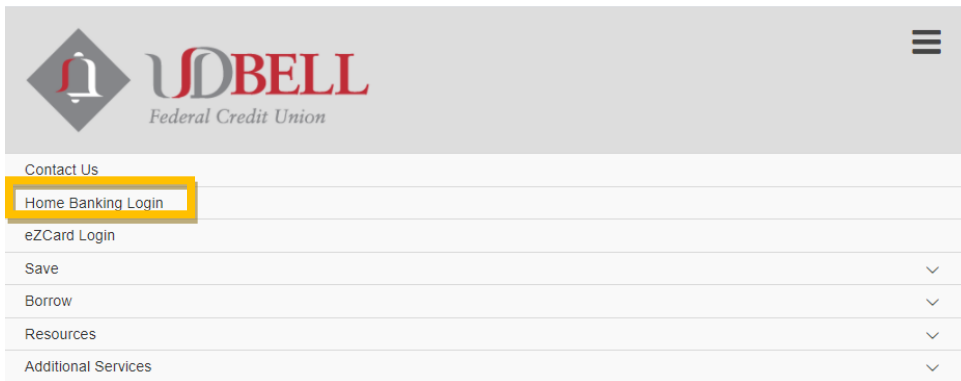
Action Code	Description
11	All Share Balances
12	All Loan Balances
13	Share Draft Clearing
14	All Dividend Postings
15	All Dividend Postings
16	Payroll Deduction Data
17	Current Loan Rates
18	Transfer Funds
19	Last Share Withdrawal and Deposit Data
20	Last Loan Payment and Disbursement Info
21	Withdrawal Request via Check
22	Account Transaction History
23	Loan by Phone Application
31	Change PIN-Personal Identification Number
99	Exit Program and End Session

# Online Banking Instructions

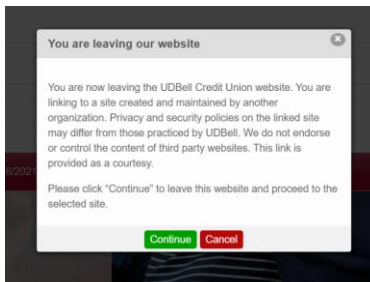
- Please call the Credit Union to verify that your account has been set up for OLB at 610-734-1883.
- Go to [www.udbell.org](http://www.udbell.org)
- Depending on how our site fits your screen, you will either click the Home Banking button at the top right of the screen,



or Use the three dash drop down menu to find [Home Banking Login](#).



- Click continue when the box comes up to take you our secure banking site.



- Enter your four or five digit main account number – Please note that this does not include the suffix “00”.
- Enter your email address you want associated with the account.
- Next, the password screen will appear. Your temporary password is the last four digits of your social security number. After you click continue, the page will say **“Your login is expired. You will not be able to login again. Please change your password now.”** Click the “Continue” button towards the bottom right.

- You will have the choice of opting in to our **email list**, and signing up for **free e-statements**. The E-statements replace our paper ones sent out monthly, and are archived for 24 months.
- Confidence word is a word of your choice – it will appear under your account number when you go to log in, as a way of confirming you are entering our secure site, and not a phishing site. Below the confidence word, you will have to set your three security questions and answers. They are drop down and you can choose from the options. These will appear occasionally in future log-ins, or when you log in from a different device.
- Finally, you will be able to create a password. Use the temporary password (the last four digits of your social) in the “Re-enter Password” section. The following two lines are for you to create a unique case sensitive password, consisting of at least 8 characters and using *one upper case letter, one lower case letter, one number and one special character (ie. ! \$ % )*
- After all is filled out, you should be in to mobile banking!
  
- Once you are logged in, we offer a great **Bill Pay Service**. Check out how simple it is to organize and track payments to your creditors. As long as there is at least one payment every three months, there is no fee. Please read the terms & conditions when signing up.

Please call us at (610) 734-1883, or email at [udbinfo@udbell.org](mailto:udbinfo@udbell.org) with any questions. Thank you for your business with UDBell.

*Upper Darby Belltelco Federal Credit Union*





May 31, 2015

Dear Member

Regulation D (Reg D) is a federal law that limits the number of transfers and withdraws that you can make from an interest bearing account (Share, Club or Super Share Account) to a Checking Account or to a third party. We have been in touch with our data provider to insure compliance with this regulation.

According to Regulation D, a member may not make more than six (6) pre-authorized, automated, or telephone transfers/withdraws from these accounts each month. The regulation was established to prevent consumers from using interest bearing accounts as transaction or checking accounts. Fees are typically applied to such transfers and withdraws in order to discourage consumers from using interest bearing accounts as transaction accounts.

### **Regulation D: Savings Account Transaction Limitations**

Federal regulations require banks and credit unions to limit the way withdraws may be made from a savings or money market deposit account. Withdraws in excess of these limits may result in a fee or account closure.

- Regulation D applies to all financial institutions.
- It imposes uniform reserve requirements on transaction accounts or non-personal time deposits, defines such deposits, and requires reports to Federal Reserve.
- The regulation establishes operating parameters for each account category, such as transaction accounts (share draft or checking accounts) and non-transaction savings accounts.
- Regulation D also places limits on the type and number of fee-free withdraws that can be made from certain non-transaction accounts, such as Share, Club and Super Share accounts.
- Checking accounts are deemed to be “transaction accounts,” and have no such transfer or withdraw limitations.

### **What accounts does it affect and how?**

**Share, Club and Super Share Accounts:** During any month federal regulations now require the Credit Union to charge a fee to members who exceed six withdraws or transfers between credit union accounts by means of a pre-authorized, automatic transfer or telephonic order, whether initiated by check, draft, or debit card and if applicable, to a third party. This would also include transfers for bill payments. **Exempt are teller transactions both at the credit union or through shared branching, as well as all ATM transactions.**

To help you understand these Reg. D savings account transaction limitations, and to avoid excess activity charges, please review the following information:

**Non-Limited Transactions:**

- Deposits;
- ATM cash withdraws and transfers (subject to the daily amount limits and sufficient available funds);
- Withdraws made in person, by mail, or by messenger at UDBell;
- Transfers made in person at a UDBell or a Shared Branching office;
- Automatic transfers to repay your UDBell loan.

**Limited Transactions:**

- Checks, point-of-sale (POS) transactions, or debit card purchases from the Share account (your checking is not restricted);
- Automatic transfers (including overdraft protection) from Share, Club and Super Share accounts to another deposit account at UDBell;
- Automatic transfers from Share, Club or Super Share accounts to a third party or another institution;
- Telephone transfers, including Touch-Tone-Teller and those initiated by phone call, fax or e-mail from Share, Club or Super Share accounts.

In order to ensure that no more than the permitted numbers of withdraws or transfers are made, the regulation requires that depository institutions take steps to prevent excessive transactions.

**Excessive Transactions:** Transfers/withdraws in excess of the six transfer/withdraw limitations as described above may be subject to a \$1.00 handling charge.

For members who exceed those limits after they have been contacted by the depository institution, the Regulation requires that the funds be transferred to a transaction account (such as share drafts) that the depositor is eligible to maintain.

Withdraw or transfers by mail, in person at our office or a Shared Branching office, and through an ATM are unlimited and are not subject to the Regulation D six transfer withdraw limitation.

**NCUA Insured** – Your deposits are now federal insured to at least \$250, 000 per depositor by the National Credit Union Administration (NCUA), and your retirement funds on deposit at Upper Darby Belltelco Federal Credit Union are separately insured by the NCUA up to an additional \$250,000.

If you exceed these transfer/withdraw limitations in any month transfer/withdraws attempted beyond your monthly limit will be honored if the funds are available. A \$1.00 handling fee may apply for each transfer made.