



April 2012 eNewsletter

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> Start Your Spring Projects with a ChoiceLine from Bellco

Spring is here and it's time to start those projects around the house that have been put off during the winter months. Is this the year to put in the new deck you've been wanting for years? Or is going back to school something you've been wanting to do?



Then perhaps 2012 is the year to make your goals happen. The desire to improve, whether it's your home or another aspect of your life, is why Bellco offers the [Home Equity ChoiceLine](#).*

The Bellco Home Equity ChoiceLine is the perfect solution for large expenses. An all-inclusive home equity option, our ChoiceLine product combines the freedom and convenience of a home equity line of credit with the security and stability of a home equity loan.

For example, if your new deck costs \$10,000, you could apply for a \$30,000 ChoiceLine account and use one of your non-variable-rate advances to get a set interest rate for the cost of the deck.** Soon after, if you decide to buy new patio furniture or add on an outdoor kitchen, you'll have \$20,000 left on your variable-rate line of credit to use for those special purchases or to use for unexpected expenses. In some cases, you even get a tax deduction when you use your ChoiceLine to cover your expenses (consult your tax advisor regarding your personal financial situation to be sure).

Visit [Bellco.org](#) for more information and to apply online. You can also stop by your [local branch](#) to work with a Bellco representative or call 303-689-7800 (1-800-BELLCO1 outside metro Denver).

*Maximum Annual Percentage Rate (APR) for the variable-rate advances is 21%. The variable rate for advances shall be the Prime Rate as published in the "Money Rates" Section of the *Wall Street Journal* plus a percentage-point margin based on your credit qualifications. APR for well qualified borrowers as of 4/1/12 is 3.75%. Rate may vary after account opening. Property insurance is required.

**Annual Percentage Rates for the three non-variable-rate advances will be set on the lock-in date and will not change for the remaining life of the loan.

➤ [Start Your Spring Projects with a ChoiceLine from Bellco](#)

➤ [How Much Can You Save with a Bellco Auto Loan Refinance?](#)

➤ [Traditional Individual Retirement Account Basics](#)

DID YOU KNOW?

Bellco's [Visa Platinum Rewards](#) is your Colorado Rewards Card. Earn triple ScoreCard® Bonus Points on sporting goods, recreation, fitness and other purchases that go hand-in-hand with an active Colorado lifestyle. Visit [Bellco.org](#) for more information and to apply online.

ON YOUR AGENDA

Automotive Avenues Promotion
Automotive Avenues' experienced sales consultants can help find the right car for you, at a price set at or below market value. Test-drive a vehicle today at Automotive Avenues and qualify for the monthly promotion. (No purchase necessary.) Visit [AutoAves.com](#) for promotion details.

Automotive Avenues is located at:
[10701 W. 6th Ave. \(near Kipling St.\)
Lakewood, CO 80215](#)

For more information, visit [AutoAves.com](#) or call 303-750-5000.

BELLCO COMMUNITY

> How Much Can You Save with a Bellco Auto Loan Refinance?

While your Bellco membership can't give you a discount at the gas pump, it does offer you a solution to the high cost of vehicle financing. Refinancing the auto loans you have with other financial institutions at Bellco can be a smart way to save money each month.

A [Bellco auto loan](#) offers you some of the most competitive rates around with no hidden fees or fine print.



When you refinance your auto loan with Bellco:

- Your only expense is \$12.20 to file your new car title.
- You receive the same low rate on new or used vehicles.
- You can select flexible terms to fit your budget.

Ready to see how much you could save? Find out how [Bellco's rates compare](#) to other financial institutions.

Use Bellco's secure online [loan application](#) or visit your [local branch](#) or call 303-689-7800 (1-800-BELLCO1) to get your auto loan refinance application started today.

> Traditional Individual Retirement Account Basics

A traditional Individual Retirement Account or Individual Retirement Annuity (IRA) is a personal savings plan that offers tax benefits to encourage retirement savings. You can contribute up to the lesser of \$5,000 in 2011 and 2012, or 100

percent of your taxable compensation to a traditional IRA. In addition, individuals age 50 and older can make an extra "catch-up" contribution of \$1,000 in 2011 and 2012. Funds in a traditional IRA grow tax deferred until they are withdrawn. Contributions may be fully or partially tax deductible, depending on the following factors.



- You have not reached age 70½ during the year of the contribution.
- You have taxable compensation (i.e., wages, self-employment income) during the year.
- You can deduct the full amount of your contribution provided you are not covered by an employer-sponsored retirement plan.

Now there are more ways to connect with Bellco than ever before. Whether you live to tweet or have mastered the art of checking in, visit us at the social media space of your choice. Find us on [YouTube](#), [Facebook](#), [Twitter](#) and [Foursquare](#) to get quick tips, news on events and other up-to-the-minute Bellco information.



- If you are covered by an employer-sponsored retirement plan, your IRA deduction (if any) depends on your modified adjusted gross income (MAGI) and your federal income tax filing status. You will be entitled to a partial deduction in 2012 if your MAGI is less than:
1. \$68,000 if your filing status is single or head of household (less than or equal to \$58,000 for a full deduction);
 2. \$112,000 if your filing status is married filing jointly (less than or equal to \$92,000 for a full deduction); or
 3. \$10,000 if your filing status is married filing separately (full deduction not available).

There's still time to contribute to an IRA! You have until the due date of your federal income tax return to make contributions to either a Roth IRA or a traditional IRA for the 2011 tax year. The due date for 2011 federal income tax returns is April 17, 2012 (April 15 is a Sunday, and April 16 is Emancipation Day — a Washington, DC holiday).

The Financial Advisors at [The Investment Center at Bellco Credit Union](#), available through CUSO Financial Services, L.P. (CFS)*, are available to help you through the process. Schedule a personalized complimentary appointment with a CFS Financial Advisor today. Call 303-728-3443, email cfsinvsrefs@bellco.org, or stop by any [Bellco branch](#) to schedule a complimentary appointment with a CFS Financial Advisor.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member [FINRA/SIPC](#)) and SEC Registered Investment Advisor. **Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. Bellco Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

Bellco Credit Union
7600 East Orchard Road, Suite 400N
Greenwood Village, CO 80111



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