

> 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? Visit Bellco.org and click on the **Rate Comparison** box on the home page. Here you'll find how Bellco's rates compare to other financial institutions. Use Bellco's secure online loan application on



our website 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 Funds in a traditional IRA grow tax deferred until they are withdrawn.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.

> 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).

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APRIL SALES EVENT AT AUTOMOTIVE AVENUES

Ready to find your next car? Automotive Avenues offers no-haggle prices set at or below market value. Their experienced sale consultants will help you find the right car for you. Every member who test drives a vehicle at Automotive Avenues during the month of April and completes a tour of the service department will qualify to enter to win a trip to Las Vegas! (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 www.autoaves.com or call 303-750-5000.

TAX DEADLINE

April 17th is Tax Day. If you haven't already completed your taxes Bellco offers a discount on tax preparation services.

Visit www.bellco.org/TaxResources.asp for details.

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'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.