



**BANK SMARTER.
LIVE SMARTER.**

BELLCO
Banking for Everyone.

January 2012 eNewsletter

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> CONSOLIDATE YOUR HOLIDAY BILLS WITH A BELLCO CHOICELINE

Did you rely on your credit card a bit too much over the holidays? Are you looking for a smart way to consolidate your bills in 2012? Consider a Bellco Home Equity ChoiceLine.* This all-inclusive home equity option combines the freedom and convenience of a home equity line of credit with the security and stability of a home equity loan.



One of the best features of this account is the ability to lock in up to three non-variable-rate advances** to get a set interest rate until the end of your loan for each advance. You could use a new ChoiceLine account to take advantage of the equity in your home and combine all of those little bills into one payment.

For example, if your holiday bills and other expenses totaled \$5,000, you could apply for a \$20,000 ChoiceLine account and use one of your non-variable-rate advances to get a set interest rate for those expenses. You would then have \$15,000 left on your variable-rate line of credit to use for any of the unforeseen things life can bring.

In most cases, you even get a tax deduction when you use your ChoiceLine to cover these expenses. (Consult your tax advisor regarding your personal financial situation to be sure.)

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

*Maximum annual percentage rate for that day 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 12/1/11 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 remaining life of the loan.

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ON YOUR AGENDA

HOLIDAY CLOSING

Bellco offices will be closed Monday, January 16, 2012 for Martin Luther King Jr.'s Birthday.

January 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 sales consultants will help you find the right car for you. Every member who test drives a vehicle at Automotive Avenues during the month of January will qualify to enter to win a widescreen TV! (No purchase necessary). Visit AutoAves.com for promotion details.

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

> FINANCIAL PLANNING — HELPING YOU SEE THE BIG PICTURE

Do you picture yourself owning a new home, starting a business, or actively pursuing your hobbies when you retire? These are a few of the financial goals that may be important to you, and each comes with a price tag attached.



That's where financial planning comes in. Financial planning is a process that can help you reach your goals by evaluating your whole financial picture, then outlining strategies that are tailored to your individual needs and available resources.

Creating and implementing a comprehensive financial plan generally involves working with a financial professional. The [Investment Center at Bellco Credit Union](#) available through CUSO Financial Services, L.P. (CFS)*, is ready to begin today! A financial plan will clearly show you how your financial goals are related — for example, how saving for your children's college education might impact your ability to save for retirement. Then you can use the information you've gleaned to decide how to prioritize your goals, implement specific strategies, and choose suitable products or services. Best of all, you'll have the peace of mind that comes from knowing that your financial life is on track.

The financial planning process doesn't end once your initial plan has been created. Your plan should generally be reviewed once per year to make sure that it's up to date. It's also possible that you'll need to modify your plan due to changes in your personal circumstances or the economy.

The best time to start the planning process for these goals is today. Schedule a personalized complimentary appointment with a CFS Financial Advisor to help ensure your retirement years are everything you hope for. 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.

For more information, visit AutoAves.com or call 303-750-5000.

ANNUAL MEETING

Our Annual Meeting date is Thursday, March 15, 2012. Please join us at 6 p.m. at Bellco's corporate office in the Denver Tech Center for this important credit union business meeting.

BELLCO COMMUNITY

Follow Bellco on [YouTube](#), [Facebook](#) and [Twitter](#) to get quick tips, news on events and other up-to-the-minute Bellco information.



> GET YOUR IMPORTANT INFORMATION ORGANIZED WITH ESTATELOGIC®

Better organization is a resolution shared by many at the start of each New Year. Creating an inventory list that spells out the location of your important information can make life easier for you and position your loved ones to honor your preferences in case of an emergency.



Here's a partial list of important documents and items to include in your inventory list.

Legal: Will, trusts, financial power of attorney, healthcare power of attorney, marriage licenses, divorce decrees, business agreements, tax returns, etc.

Financial: Checking and savings account records, CDs, investment accounts, brokerage accounts, pension or retirement plan information, insurance policies (life, health, home, auto, etc.), real estate and vehicles information, credit cards, outstanding mortgages, auto and home equity loans, appraisal documentation for key items, etc.

Personal/Family: Birth certificates, adoption agreements, military discharge papers, pet ownership papers, computer and website passwords, key family contacts, school records, vaccination or personal health records, the location of treasured family assets, including heirlooms, photo albums, etc.

As you create your inventory, identify the whereabouts of any original paperwork and who to contact for more information. For example, list Bellco's phone number, website, and favorite branch address with your Bellco accounts.

Would you like help in creating your inventory list? Bellco has partnered with EstateLogic® to give you the tools that make personal recordkeeping simple. Members can purchase an EstateLogic account and take advantage of their online organizer that captures and stores your key legal, financial, and personal information in one secure location. To learn more visit EstateLogic.com.

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Federally Insured by NCUA