



BANK SMARTER. LIVE SMARTER.

BELLCO
Banking for Everyone.

February 2012 eNewsletter

> Lower Interest, Greater Flexibility: Home Equity ChoiceLine

A home loan is a great option for homeowners who are looking for the financial flexibility to cover a large purchase, such as a new roof, unexpected medical bill or a child's college education. Interest rates on home equity loans are much lower than unsecured loans, and interest paid on a home equity loan is often tax deductible (check with your tax advisor to be sure).



Roll it all together and Bellco's Home Equity ChoiceLine* is the ideal solution for your financial needs. Combining the freedom and convenience of a home equity line of credit with the security and stability of a home equity loan, it is your all-inclusive home equity option. In addition to Bellco's low rates, your ChoiceLine account offers several exclusive benefits, including:

- Lock up to three home equity advances with a non-variable interest rate** and get a set monthly payment on that amount.
- Pay no annual fee and no prepayment penalty.
- Choose an interest-only payment option for your line of credit.
- All advances fall under a single account number, so pay them together with one monthly check or pay them separately at a branch or over the phone.
- Use your line of credit for 10 years and then take up to 10 additional years to pay off any remaining balance.

For more information, visit your [local branch](#) or call us at 303-689-7800 (1-800-BELLCO1) and talk to a Bellco representative to see if a Home Equity ChoiceLine loan is right for you. To apply online, go to [Bellco's Home Loans](#) page.

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BELLCO PARTNERS

Bellco is excited to partner with LiveWell Colorado

LiveWell Colorado is a nonprofit organization committed to reducing obesity in Colorado by promoting healthy eating and active living, and aims to provide every Coloradan with access to healthy foods and opportunities for physical activity in the places they live, work, learn and play. Bellco focuses on helping members live financially smarter and LiveWell Colorado is the perfect compliment for smart and healthy living information. Learn more at livewellcolorado.org.

ON YOUR AGENDA

[Holiday Closing](#)

Bellco offices will be closed Monday, February 20, 2012 for Presidents' Day.

Annual Meeting

Our Annual Meeting date is Thursday, March 15, 2012. Please join us at 6 p.m. at Bellco's corporate

*Maximum 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 1/1/12 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 remaining life of the loan.

> Car Shopping 101

Chances are, if you're planning to buy or lease a new car or truck, you're part of the increasing majority of consumers who do their homework well in advance of taking a test drive.

Many consumers research pricing information, features and options, colors, specifications, safety and quality ratings before visiting the dealership. Do you check your financial situation and financing options with the same intensity?



Bellco has the tools to help you when shopping for your next vehicle. Here are some tips to consider:

Do Your Financial Homework

Make sure you know your financial situation when you go to the dealership. Find out how much you can afford to pay each month and if leasing may be a better option for you. Leasing a vehicle generally means a lower monthly payment and offers great benefits, especially if you drive a consistent number of miles each year, need to have a newer car that requires low maintenance, or like to change cars every few years. Bellco has great leasing options available for those who qualify.

Stay Focused

Stay within your price range and base your decision on the vehicle and whether it meets your needs rather than supporting the largest rebate or financial incentive. Be sure to focus negotiations on the vehicle price—not monthly payment. A few extra dollars in a monthly payment can add hundreds or thousands of dollars to the total amount paid over the life of the loan.

Know Your Resources

Bellco can help make your vehicle purchase/leasing process easy. Our website [Better Car Buyer](#) gives you the tools to help the research process such as loan payment calculators, virtual test drives and valuing your trade in. You can even search the inventory of our partner Automotive Avenues inventory as well as receive a special discount offer just for Bellco members.

office in the Denver Tech Center for this important credit union business meeting.

February Sales Event at Automotive Avenues

In February, feel the love at Automotive Avenues. Enjoy their no-haggle prices, set at or below market value, when shopping for your next vehicle. Every member who test drives a vehicle at Automotive Avenues during the month of February will qualify to enter to win dinner, theatre tickets and a hotel stay for the night in Denver! (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

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



Make the vehicle purchasing/leasing process easier with Bellco.



> Get Member Discounts on Tax Preparation

It's never too early to begin thinking about your taxes. We're pleased to offer our members two tax preparation discounts again this year. Whether you are the do-it-yourself type or prefer to have someone guide you through the process, there is an option that fits your needs.



- Do-it-yourself online using the industry leading TurboTax Online. TurboTax takes you step-by-step through your return and you can even file online when you are finished and you can save 15%.
- Get a \$30 discount when you schedule a face-to-face appointment with a Jackson Hewitt tax professional.

PLEASE NOTE: To receive your Bellco member discount for TurboTax, you will need to connect to the TurboTax website from bellco.org using the link below.

Click [here](#) get started with TurboTax Online.

Click [here](#) to print out the Jackson Hewitt discount coupon for Bellco members.

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