



July 2012 eNewsletter

> Be a Tourist in Your Own Town

Like a lot of people, you've probably had to cut back on travel plans this summer to save some money. But it's not too late to get out and become a tourist in your own town. The "staycation" is a continually growing trend where people are finding fun things to do near their home to avoid costs of fuel, airfare, etc.



We're lucky here in Colorado. Thousands of people come to the Rocky Mountains to visit what we get year-round. However, spending some free time in the mountains can be expensive, even though we are so close. If you're staying in town, here are some ideas that won't cost a fortune:

You can go to a Rockies game. Rockpile tickets are always cheap and local restaurants usually have food and drink specials during the game. That is a great way to get out for a bit and enjoy a sporting event, even on a tight budget.

You can also visit a Denver museum on a free day. The Denver Zoo, Botanic Gardens, Art Museum and Museum of Nature and Science all have free days throughout the year for Colorado residents. Be sure to bring your ID to enjoy the museums for free. Next free days this summer are:

[Denver Museum of Nature and Science](#)

- August 12
- August 20

[Denver Art Museum](#)

- July 7
- August 4
- September 1
- September 8

Additionally, you can head up to Red Rocks Park & Amphitheatre. Pack a picnic and head out to Morrison for a day of hiking and/or biking with the family. You can enjoy the unique beauty of the red

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BELLCO PARTNERS

Did You Know?

[Bellco](#) and [LiveWell Colorado](#) recently announced a two-year partnership aimed at encouraging Coloradans to maintain a healthy overall lifestyle — both physically and financially. Over the next two years, Bellco and LiveWell Colorado will coordinate efforts and conduct joint outreach at different community events across the state to spread their dual messages of healthy living and financial fitness through fun and educational giveaways, contests and activities.

As part of this partnership, Bellco is also sponsoring LiveWell Colorado's Get Movin' Mobile — a co-branded Ford Escape that will highlight Bellco, Automotive Avenues (Bellco's partner for [bettercarbuyer.com](#)) and LiveWell Colorado as it travels throughout the communities served by both Bellco and LiveWell Colorado.

The new Bellco/LiveWell Colorado partnership was officially kicked off on May 5th at Bellco's Grand Opening event at our new branch in Lone Tree, Colo.

ON YOUR AGENDA

DOWNTOWN RELOCATION

rocks as well as spectacular views of the Denver Metro Area.

Another inexpensive way to have fun is to visit one of the amazing National Parks in Colorado. Rocky Mountain National Park and Great Sand Dunes National Park and Preserve are just two of the amazing parks Colorado has to offer. Did you know that the sand dunes at Great Sand Dunes National Park and Preserve are the tallest sand dunes in North America? Rocky Mountain National Park is only 90 minutes from Denver and a great day trip.

Visit nps.gov/state/co for a full list of sites in Colorado to visit. Admission varies from park to park but is usually cheaper at parks less frequented by tourists.

> New From Bellco: Max Checking

Navigating the daily deal sites can be overwhelming. Not to mention it can be hard to remember when those deals and coupons expire. With Bellco's new [Max Checking Account](#) we take the legwork out of saving on your day-to-day purchases.



Bellco's Max Checking comes with a host of benefits, including discounts for shopping, dining, travel and entertainment — along with cell phone protection, identity theft protection and savings on prescriptions and eyewear.

You'll also get:

- Free Online Banking and Bill Pay*
- Free ATM Use**
- Free Mobile Banking***
- Free Standard Bellco Checks****

Although Max Checking comes with a \$6.00 monthly fee, by using your debit card on qualifying transactions, you can eliminate the monthly fee. Each time you make a valid transaction with your debit card, your monthly fee will be reduced by \$.25. So after just 24 valid debit card transactions, your fee will be reduced to \$0 and you'll still get all the great services and discounts that come with Max Checking!

Learn more details at Bellco.org/Maxchecking or stop into your nearest [branch location](#) to open an account today.

*A monthly \$6 inactivity fee will be assessed unless all enrolled Bill Pay members complete at least one Bill Pay transaction during each month.

**The ATM owner may still charge a fee.

***Your mobile carrier's data and text charges may apply.

****First box of Bellco standard checks are free.

Our [Downtown Denver Branch](#) is now at 951 16th Street, Denver, CO 80202

HOLIDAY CLOSING

Bellco offices will be closed Wednesday, July 4, 2012 for Independence Day.

COMMUNITY EVENTS

Join Bellco at the 2012 Cherry Creek Arts Festival July 6-8. The event is held throughout Cherry Creek and Cherry Creek North. Visit www.cherryarts.org for more details.

Colorado Irish Festival — July 13-15 at Clement Park in Littleton. You don't have to be Irish to experience the fun! Enjoy Irish culture, music, dancing, food, kids' activities, entertainment, beverages and more! Visit www.coloradoirishfestival.org for more details.

BELLCO COMMUNITY

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



> Transitioning Into Retirement

The transition from working a full-time job to your retirement years can require a lot of decision making. Decisions to consider may include:



- Can you afford to retire?
- What about early retirement — is it a possibility?
- If you want to continue working, are there other considerations?

Your first step is to review your sources of retirement income and estimate your retirement needs. The closer you are to retirement, the more accurate a picture you should be able to get.

The Financial Advisors at [The Investment Center at Bellco Credit Union](#), available through CUSO Financial Services, L.P. (CFS)* have years of experience working with Bellco Credit Union members and their retirement questions. Together, we will create a plan that will meet both your budget and your retirement needs, and address your concerns if you're considering early or delayed retirement.

Early Retirement

Your company is offering an early retirement package, and you're considering taking it. Maybe you've always dreamed of retiring early, enjoying yourself while you're still young, and now you want to make that dream a reality. Whatever your situation, you need to understand the consequences of retiring early. If you're evaluating an early retirement offer from your employer, you should understand the basic components of early retirement offers and how they affect you. Even if there isn't a special offer on the table, you've got to understand the downside of early retirement, specifically with respect to Social Security benefits.

Delayed Retirement

Delayed retirement is usually considered for one of two reasons. Either you can't afford to retire or you enjoy working too much to stop. Regardless of why you're considering the delay, the consequences are the same. Aside from the obvious benefits of delaying retirement (you can save more, you don't have to start consuming retirement funds, etc.), you should also consider the effect your decision will have on the Social Security benefits that will be available to you, and how the timing of your retirement could affect your IRAs and employer-sponsored retirement plans.

Get Started Today!

Planning and investing for your future doesn't have to be complicated! Call 303-728-3443, email cfsinvsrefs@bellco.org, or stop by any [Bellco branch](#) today to schedule a personalized, 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

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