



March 2012 eNewsletter

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ON YOUR AGENDA

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.

March 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 March will qualify to enter to win a VIP Suite at a Denver Nuggets basketball game! (No purchase necessary. Visit AutoAves.com for promotion details.)

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

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

BELLCO COMMUNITY

> 'Try On' Your Car Payment

You already know car loans cost less when you can pay a portion of a vehicle's purchase price in cash. Logically this makes sense—the more you have for a down payment, the less you need to borrow. The challenge here is two-fold: first putting aside dollars every month to save for your down payment and secondly, being sure your auto loan monthly payment can fit your budget.



Here's a tactic that gets you closer to the down payment you wish you had and can also let you "try on" your car loan payment on a trial basis, no strings attached. For 3 to 6 months (or longer), try to put aside a portion of your paycheck that equals the amount you expect your car payment will be for your new vehicle. This will help you to:

- Build up your down payment fund to an amount that can make an impact to the amount you borrow with your car loan.
- Audition your car loan, with the luxury of stopping the "payment" if the amount is too much for your budget.

The best part about this plan is you can stop payments at any time because you're making the payments to yourself.

This "try on" tactic can serve as a reality check for your plans to buy a car. You might have the pleasant experience of realizing you can handle a car loan without too much pressure—or you might learn you need to wait a bit longer, save a bit more, or plan to buy a less expensive car. What you learn during this trial period will pay dividends when you do get your next vehicle.

Learn more about [Bellco Auto Loans](#) and see how our [rates](#) compare to others.

A Bellco Representative can help you determine how much car you can afford and can even pre-approve you for a car loan. Call 303-689-7800 or stop by your [local branch](#) to talk about your plans in person.

> Join Bellco for the 50th Denver St. Patrick's Day Parade!

It's almost time to pick out your favorite green outfit and join us on March 17th for the 50th annual Denver St. Patrick's Day Parade presented by Bellco Credit Union!



This year's theme is the Denver St. Patrick's Day Golden Jubilee Celebration. With over 200,000 people expected to attend, you'll want to show up early for the best seats in the house. The parade starts at 10 a.m. at the intersection of 27th & Blake in LoDo and generally lasts until 1:30 p.m. or 2 p.m. The parade features more than 200 entries and 10,000 marchers and will include step dancers, different animals, floats, pipe bands and more.

Bellco is dedicated to supporting great community events and is proud to continue to sponsor this beloved Denver tradition. The money raised each year by parade organizers is donated to several local charities.

Visit www.denverstpatricksdaysparade.com to get the details for what's happening the day of the parade and other information.

> Get Rid of Debt and Build a Budget with BALANCESM

Your Bellco membership provides the tools you need to get your finances in order through our partner BALANCESM. This free service offers personal finance counseling by credentialed experts. With their help, you'll be able to create a budget you can live with and come up with a plan to tackle any debt that may be weighing you down.



Your counselor will help you with all the essential elements of a budget, including goals, assets, income, and debt. Each session is conducted over the telephone and takes about an hour. BALANCE will send you a copy of your new budget and a detailed action plan after your session.

If debt elimination is your main goal, you may choose a Debt Management Plan to quickly and efficiently repay your financial obligations. BALANCE negotiates with creditors to reduce interest and fees. You just make one monthly payment. As a Bellco member, the program's monthly administration fee is waived. Debt and budget counseling with BALANCE is your opportunity to better understand your individual spending decisions and make a plan that is driven by your goals, not

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entrenched habits. Professional guidance is the key to achieving your financial dreams.

To use these services, simply call the BALANCE toll-free number: 888-456-2227. Counselors are available Monday through Thursday, 6 a.m. to 9 p.m. (MST); Friday, 6 a.m. to 6 p.m.; and Saturday, 9 a.m. to 6 p.m. You can also visit Bellco.org for more information about the services BALANCE can offer.

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



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