



November 2012 eNewsletter

> The Hottest Toys This Holiday Season

As holiday toy makers start advertising earlier in the season, the odds of you finding the hottest toy of the season gets smaller. And if you haven't been paying close attention, you may find yourself in the dog house when Holiday time comes and your toys are sold out and nowhere to be found.



This gotta-have-it phenomenon may have started years ago with "Tickle Me Elmo", but it continues to this day, putting our wits and checkbooks to the test. So, to help you decide, we've chosen three odds-on favorites from this year's [Hottest Toys List](#) compiled by retailers like Toys R Us, Wal-Mart, K-Mart, and Amazon.com.

1. [Furby](#)—Just when you thought they were extinct, Furbys are back with a high-tech interactive makeover. Kids can speak with it, tickle it, play music for it, and with a little help from a free Furby app, they can feed it too.
2. [LeapFrog LeapPad2 Explorer](#)—This popular, fun learning tablet inspires kids to imagine and explore with new front-and-back cameras and a library of 325+ applications. Available in Green or Pink.
3. [Wii U](#)—The next great gaming console from Nintendo redefines how you will play next. With its innovative new Wii U GamePad controller, it will not only introduce entirely new ways to play games, it will also transform how you connect with friends.

If you still have no luck finding that hot toy this season, check back in with Bellco as we'll be offering you the chance to win some of these hard-to-find toys at the Grand Openings of new Bellco branches. Stay tuned for more info!

> Wiping Personal Data from Cell Phones and Computers

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ON YOUR AGENDA

November 22 - [Mile High United Way Turkey Trot](#)

HOLIDAY CLOSING

Bellco offices and branches will be closed **Monday, November 12** for Veterans Day and **Thursday, November 22** for Thanksgiving Day. Regular business hours will resume Tuesday, November 13 and Friday, November 23.

DID YOU KNOW?

\$10,000 Swipestakes

Every time you swipe your Bellco Visa[®] Credit Card from November 28 through January 27, 2013, you'll automatically be entered for a chance to have up to \$10,000 of your balance paid off! Check back soon for more details at [Bellco.org](#).

BELCO COMMUNITY

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

With the holiday shopping season upon us, electronic gadgets will be high on wish lists this year. But before you donate, recycle, or toss away your old cell phones and computers, don't make the mistake of throwing away the personal data stored in them.



These devices hold information that thieves would love to get their hands on, such as your name, bank account info, even your credit-card information. And discarding these electronic devices without erasing that info is like handing over your personal information to criminals.

According to a report from [ABC News](#), the best way to protect yourself is to erase your personal data. On the iPhone it's easy. Go to **Settings**. Click on **General**, then press **Reset** and select **Erase All Content and Settings**. Android phones are a little more complicated. Go to **Settings** and choose **Privacy**. Then you'll need to consult the online manual for next steps.

If you're looking to safely discard a personal computer, you'll need to download software. The computer experts at [Consumer Reports](#) recommend [DBAN](#) as a good choice, plus it's free. Simply download the software and put it onto a CD. Then put the CD into the computer's disc drive and follow the instructions to erase the hard drive's contents.

With Apple computers, the original operating system DVD comes with software to erase your files. Put the DVD in the disc-drive and reboot the computer, holding down the **C** key during start-up. Once the computer is booted up, choose **Utility**, then **Disc Utility**. Select **Hard drive**, then hit **Erase**. After you have erased your computer and cell phones, Consumer Reports says to double-check that everything is gone.

So, what's the next step after successfully deleting your personal data? Thanks to a new [Colorado law](#) that bans disposal of electronic equipment in landfills, we are now required to dispose of e-waste through [certified recyclers](#). Not only is it law, but it will help reduce our carbon footprint.

> The Role Procrastination Plays in Your Retirement

There are three main barriers that most people face when trying to reach their financial goals – taxes, inflation, and procrastination. The first two are practically guaranteed to occur, but the latter has the potential to be the most costly, yet is the easiest to overcome.



Why do people procrastinate when preparing for their financial future? Here's a look at some common reasons.

Fear of Bad Decisions – People often procrastinate because they are afraid. When it comes to making decisions such as how much to invest, where to invest, and what to do with underperforming investments, there will always be the risk of making wrong choices. However, even bad decisions can be more valuable than no decision at all because they present a learning opportunity.



Lack of Knowledge – Many people think they don't know how to pick a suitable investment because this difficult task usually requires education and experience. One way to avoid this problem is by seeking professional guidance. The Financial Advisors at [The Investment Center at Bellico](#), available through CUSO Financial Services, L.P. (CFS)*, will assist you in addressing your retirement planning.

Although there is no assurance that working with a professional will improve investment results, a financial professional, who focuses on your overall financial objectives, can help you consider options that could have a substantial effect on your long-term financial situation.

Poor Time Management – The day-to-day demands of having a career, raising a family, and maintaining a home often take precedence over investment needs. Most people schedule time to get the oil changed, visit the dentist, and get their hair done. Why not schedule regular appointments to review investment matters and measure the progress made toward financial goals?

Call **303-728-3443**, email cfsinvsrefs@bellico.org, or stop by any Bellico branch 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 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. Bellico Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

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