



September 2012 eNewsletter

> Managing Your Cell Phone Bill

For many people, finding time to create a budget can be challenging. If you don't have a few hours to gather financial statements or create a list of monthly expenses, you're not alone. The task of budgeting can be daunting. However, there's at least one small step you can take towards your budget goal by reviewing one of your most costly expenses—the cell phone bill.



No matter whether you're a smart phone or cell phone user, here are some helpful tips to help you reach that goal:

Monitor Your Minutes

Most network providers make it easy to check how many minutes you've used, so take a quick look each week. Each minute over your plan can be costly. Looking at your previous month's bill will also give you a better idea of how many minutes you generally tend to use.

Friends and Family Plan

Figure out how many people are going to be in the plan and how much each person is likely to use their phone. You'll then have a rough estimate on the packaged amount of minutes to select. If you add the people you call the most to this kind of plan, calls to them could be significantly cheaper or even free.

Unlimited Texts

If you're the kind of person that prefers to send text messages rather than calling, opt for an unlimited texting plan. These plans usually cost just slightly more, but it's a wise investment as texts over your limit can add up very quickly.

Monitor Your Data Usage

Web surfing, reading emails, and checking Facebook can drain your monthly data allowance quickly. Download an app that monitors your usage and warns you before you go over your limit such as [3G Watchdog](#) or [Consume](#).

Ask for Discounts

Did you know that Sprint cell customers receive a [discount](#) just for

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DID YOU KNOW?

Going Mobile

If you're a [Bellco Mobile Banking](#) customer and haven't had the chance to use our convenient Text Banking feature (no smartphone necessary), here are a few quick commands to get you started. Manage your accounts by texting any of the following commands to 235526 (BELLCO)*:

Text **BAL** to receive your default account balance information.

Text **HIST** to receive your account transaction history.

Text **XFER SAV CHK 100** to transfer \$100 from your savings to your checking.

Text **ATM and your zip code** to find an ATM near you.

Text **BRA and your zip code** to find a branch near you.

Visit [BellcoMobileBanking.org](#) for even more helpful text commands.

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

ON YOUR AGENDA

[Holiday Closing](#)

being credit union members? You just have to ask. It's also worth checking to see if your current carrier will give you a better deal – when it affects your bottom line for the better, it's always good to try!

> The Best Time to Buy a Car is...

However unhappy you may be with your current gas guzzler, try and avoid running it into the ground. Although that may temporarily let you avoid costly maintenance, you'll be left without a car and without any trade-in



value. You may then feel obligated to purchase the first car you can afford, just so you can avoid taking the bus. But there is a better way. Rather than being forced to buy when you are left carless, keep an eye out during these specific time periods:

'Tis the Season

Waking up to a shiny, new car in your driveway on Christmas morning is a phenomenon that's seen on television; not so much in real life. During the busiest shopping season of the year, consumers don't have additional cash to make big purchases, and auto dealers know this all too well. That's why one of the best seasons to purchase is at the end-of-the-year, when dealerships are slow and reduce their inventory.

October Autofest

Late summer through October is the time of year when dealers offer [great deals](#) and unload their old models to make room for their new ones. Buying the current year's model rather than next year's model could save you a bundle, plus as many people discover, the differences between each model are usually not worth the cost difference.

The 25th of Whenever

After the 25th of any given month, you may have the ability to negotiate a better deal because many dealerships have quotas to meet. Quite often, factory-to-dealer incentives are tied to the number of cars a dealer sells during the month.

Redesign Time

When a car undergoes a new redesign, dealers are left with a lot full of the previous year's design. Knowing full well that older styles are more difficult to move due to low demand, dealers tend to offer better incentives and lower prices.

Where Rather Than When

Sometimes it's not so much when you buy, but where. A handful of innovative dealerships have made anytime a good time to buy. No matter what your timing is, dealerships like [Automotive Avenues](#) in Lakewood are designed to provide you with the [lowest rates](#) available thanks to their partnership with Bellco.

Bellco offices and branches will be closed Monday, September 3, 2012 for Labor Day. Regular business hours will resume Tuesday, September 4.

Community Events

[Denver Botanic Gardens Concert](#)

Series: [Buddy Guy](#)

Sept. 1

[Colorado Fall Home Show](#)

Sept. 7–9

[Thornton Harvest Fest](#)

Sept. 8

[Lakewood Bark-n-Splash at Carmody](#)

[Pool](#)

Sept. 8

[Summerset Festival](#)

Sept. 14–16

[Denver Botanic Gardens, Fall Plant](#)

[Sale](#)

Sept. 21–22

[Fruita Fall Festival](#)

Sept. 27–30

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.



Stress-free benefits include no application fees, no-haggle pricing, a non-commissioned sales force, and exemplary service that makes car shopping what it should be—a pleasure.



> Don't Gamble With Your Retirement

If you've changed jobs more than once, you could have a few 401(k) accounts out there. That can make it difficult to keep track of and to know if your retirement savings are still working to meet your savings goals.



Rolling over your old 401(k) balances to an Individual Retirement Account (IRA) can give you a more complete view of your retirement savings, making it easier to manage your finances and to determine if your assets are properly allocated.

The [Financial Advisors at The Investment Center](#) at Bellco, available through CUSO Financial Services, L.P. (CFS)*, can assist you with setting up an IRA Rollover and help to ensure that you're making the most of your retirement dollars.

An IRA Rollover makes it easier to track and manage your nest egg, and might even save recordkeeping headaches when you start to withdraw your money. Plus, an IRA Rollover maintains the tax advantages of your 401(k) account.

It's also easier to chart your progress and to make informed investing decisions when your retirement savings are in one place. You can more easily monitor your investments and make sure they're working towards your retirement goals, and act quickly when you need to make changes.

If you're ready to roll over your 401(k) accounts, a CFS* Financial Advisor will:

- Answer your rollover questions, guide you through the entire rollover process, and monitor your account transfer.
- Call your previous employer(s) with you to help facilitate the rollover process.
- Depending on the type of account you open, provide either online tools or one-on-one help allocating your investments after you set up your IRA.

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

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