

HALLOWEEN ON A SHOESTRING

Halloween is no longer just for kids. It has grown to become one of the biggest celebratory nights of the year for adults, and is now the second-biggest decorating holiday behind Christmas. According to the [National Retail Federation](#) 7 out of 10 Americans will celebrate Halloween this year—and they'll be spending an average of \$72.31 on costumes, candy and decorations. As impressive as these numbers are, you'll want to limit the Halloween-related credit card bills that'll come due the same time you start your winter holiday shopping. So, here are a few easy ways to keep Halloween costs down without compromising on the fun.

Costumes—Instead of purchasing trendy costumes, which can run from \$35 to \$60, get creative with items and clothing you have around the house or at your local thrift store. If you're looking for inspiration, check out [Parenting.com](#) for some inexpensive do-it-yourself costume ideas. If you take advantage of preseason costume sales, store them somewhere away from the kiddos. Many parents make the mistake of letting them try on and play in the costumes, only to discover they want a new one right before Halloween.

Candy—Whether your job is escorting or greeting trick-or-treaters,



you'll most likely be buying candy to hand out on Halloween night. You can always save money by looking for store sales and coupons in the Sunday coupon circulars, but you can also get bulk discounts online at places like [Oriental Trading Company](#). Try to avoid buying brands that you and your children crave in order to keep your stockpile from being depleted before the big night.

Decorations—It's easy to overspend if you like to go all-out on decorating. Instead of paying top dollar for glow-in-the-dark cobwebs and animatronic spiders, search online for frightfully frugal ideas you can create yourself at sites like [Better Homes & Gardens](#). Or get creative inspiration from seasonal magazines at your local library. For just a few dollars, you can't go wrong with carving pumpkins. Plus, it'll create a family tradition that will last for generations.

A BETTER CAR BUYING REFRESHER

Do you remember the car you drove in 2002? Well, if the nation's statistics are correct, that would be the year you bought the same car you're driving now, as the average car on the road today is 11 years old. But before you repair that decade-old transmission, consider that the current economy has created a buyer's market for newer automobiles, meaning it may be a great time to buy.

Prior to visiting local dealerships, you'll want to do some research. First off, what can you afford? New car? Pre-owned? Leased? If you're not sure, a wise option is to have a pre-approved loan amount so you can focus on the car rather than its cost. This can be done through [direct lending](#), which means that, instead of getting a loan through a dealership, you can get approved before you even set foot on the lot.

Next, you'll have some choices on how to buy.

Traditional Method—Requires information gathering and visits to dealerships to compare prices and offers. *(Continued on next page.)*



DID YOU KNOW ?

Auto Theft Statistic:

The number of cars stolen this year would be enough to fill the parking lots of 170 major shopping centers.

To Minimize Auto Theft:

- Close all windows, lock all doors, and take your keys.
- Park in well-lit areas near other vehicles.
- Put packages and valuables in the trunk.

Need auto theft coverage? Contact our partner, First Line Insurance Services for a FREE quote at 1-800-488-9838 or request a quote online at www.firstlineins.com.

BOARD OF DIRECTORS NOMINATIONS

Every year, the Bellco Board of Directors nominates candidates for election to the Board. The members of the Board make certain the credit union is following federal and state credit union laws and any other applicable government regulations and ensure the credit union adheres to the organization's bylaws. The Board also maintains our financial stability by using good business practices and fulfilling its key purposes and sets the general direction of the credit union. The incumbent Board members who have been nominated for the 2013 Board of Directors are:

SUSAN BRAYMAN

Former Board Chairman/Board Member since 2000.

Served as Executive Vice President of the Colorado Credit Union League for 26 years. She has consulted with various credit union organizations, and has served on boards, committees and task forces for the Credit Union National Association, Association of Credit Union League Executives, and the Credit Union Foundation.

ANDREW MURRAY

Former Board Chairman/Board Member since 1985.

Currently is the CFO for BroadHop Inc., former Executive Vice President CFO of Valen Technologies, Senior Vice President/CFO for HomeSphere, Inc., Vice President/CFO for VisionAir, SignalSoft Corporation and Dynamic Information Systems. Previously served in various management positions at Murray Equipment, AT&T, and Mountain Bell. Holds an MBA and BSBA with an emphasis in finance and is a Certified Management Accountant.

STEVEN P. ANGELIER

Former Board Chairman/Board Member since 2012.

Currently Chief Financial Officer and General Manager for Benjamin West where he oversees the Controllershship, Operations, Treasury, Tax, Information Systems, and Human Resource teams. Before joining Benjamin West, Steven held various CFO roles at General Electric, where he oversaw a substantial asset base focused primarily on the incubation of new acquisitions. Prior to his time at GE, Steven worked

at Qwest Communications International. Steven's expertise covers many fields including Strategic Focus, Financial Leadership, P&L Management, Cost Containment Strategies, Financial Analysis and Modeling, Budget Development, Financial Forecasting, Controllershship Activities, Six Sigma, Team Leadership and Hiring and Training Staff. Steven holds a Bachelor's degree in Finance from the University of Wisconsin – Whitewater.

JANE PRANCAN

Board Chairman/Board Member since 1991.

Prior Executive Director and Founder of the US West (Qwest) Foundation. Currently, consults for various organizations including Senior Housing Options and the Denver Police Foundation. Has extensive experience in strategic planning, fiscal, personnel and resource management. Serves on a number of other community and business boards including the Denver Community Corrections, Craig Hospital Foundation, Colorado Credit Union Foundation, and the Jack and Marilyn MacAllister Foundation. She is also an emeritus board member of the Boys and Girls Clubs of Metro Denver.

If you are interested in being nominated for a Bellco Board of Directors position, you may do so by petition. Your nomination by petition must include the following:

- > Signatures of 500 (five hundred) Bellco members in good standing, including their addresses and daytime phone numbers; and
- > A fifty-word biographical data sheet

Send this information to the following address via U.S. Mail:
Bellco Credit Union
Nominating Committee
P.O. Box 6611
Greenwood Village, CO 80155-6611

Nominations by petition must be received no later than 5 p.m. on Friday, November 16, 2012.

A BETTER CAR BUYING REFRESHER (CONTINUED)

Online Quotes—If you know what make and model you're looking for, you can eliminate much of the running around from dealership to dealership.

Buying Online—Allows you to conduct the entire shopping-to-purchasing process online from the comfort of your home.

If low rates and low-pressure sales are your driving force, head over to BetterCarBuyer.com; or, if you're already a credit union member, you can also visit [Credit Union Direct Connect \(CUDC\)](http://Credit Union Direct Connect (CUDC)) to get educated, apply online, and find a dealer. CUDC makes up about 400-450 dealers, and 150 preferred dealers — who can sign you up to become a member onsite.



ON YOUR AGENDA

COMMUNITY EVENTS

- Oct. 23 - South Metro Business Expo
- Oct. 27 - Denver Botanic Gardens, Day of the Dead

HOLIDAY CLOSING

Bellco offices and branches will be closed Monday, October 8, 2012 for Columbus Day. Regular business hours will resume Tuesday, October 9.

ANNUAL MEETING

Our Annual Meeting date is scheduled for Thursday, March 21, 2013. Please join us at 6:00 p.m. at Bellco's corporate office in the Denver Tech Center for this important credit union business meeting.