



January 2013 eNewsletter

> How to Keep New Year's Resolutions

Whether we're looking to lose unwanted pounds or trying to save money in the coming year, at one time or another we've all been subject to making a New Year's Resolution.

There's nothing wrong with setting lofty goals, but as we've learned from past experiences, there's a tendency for resolutions to fail shortly after we've made them.



Why? According to [Dr. Martin Binks](#), clinical director and CEO of Binks Behavioral Health, there are a few reasons why resolutions fail, and a few ways you can find a better solution.

1. **Unrealistic goals.** Losing fifty pounds or saving half your income in one year is certainly a noble goal, just not very realistic. A more realistic goal may be to lose 1–2 pounds a week, or to sit down with a [financial planner](#) to set modest goals for a balanced budget.
2. **January miracle.** There's no reason to think that starting a resolution on January 1 will increase your odds of success. For instance, most smokers try to quit several times before they actually succeed. Instead of looking for a New Year's miracle, find yourself a better suited time and goal that works for you.
3. **Temptations galore.** Having a stockpile of candy bars won't help you stay on track if you plan on losing weight. Get rid of the stockpile and save yourself a few of your favorites to indulge occasionally. This should allow you to keep your healthful goal on track.
4. **Excessive resolutions.** We realize there's a lot you want to accomplish in the next year. Try and cut back on the laundry list of resolutions and focus on one goal or resolution to guarantee better odds of success. The more focused your goal, the easier it will be to attain.

> Home Winterizing on a Budget

Mother Nature has been pretty cranky this year. And with winter lasting through March, there's no reason to think she's going to let up [anytime soon](#). With bitter cold temperatures still to come, there are ways you can not only keep yourself warm and cozy but also help keep your energy costs down. According to the [U.S. Department of Energy](#),



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HOLIDAY CLOSING

Bellco offices and branches will be closed **Monday, January 21** for the Martin Luther King, Jr. Holiday. Regular business hours will resume Tuesday, January 22.

NEW BRANCHES

If you haven't already checked them out, stop by Bellco's two newest branches.

[Sloan's Lake Branch](#)
1931 Sheridan Blvd. Unit G-1
Edgewater, CO 80214
In the Edgewater Marketplace

[Englewood Branch](#)
3610-A, River Point Parkway
Sheridan, CO 80110
In the River Point Shopping Center

ANNUAL MEETING

Reminder! Our Annual Meeting 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.

DID YOU KNOW?

You can save time and money with automatic payment plans when you sign up with Bellco's preferred home, business, and auto insurance partner, **First Line Insurance**. Just use your Bellco Savings or Checking Account,

reducing drafts in your home can lower your energy costs from 5 to 30 percent. Here are a few tips to get you started.

Insulate windows. In Colorado, up to 35% of heat loss in winter can be attributed to poorly insulated windows, particularly if you have older single pane windows. Do a home walkthrough to find where drafts are coming from. This can be done by using a candle to find leaks when the flame flickers. Then, it's time to choose your insulation. Believe it or not, [bubble wrap](#) can cut heat loss from single-paned windows in half. Weather stripping, caulking, and even [insulator kits](#) for your windows are other economical ways to get you through the coldest months.

Furnace checkup. During winter, it's important to change your furnace filter every month. Dirty filters restrict the airflow and increase energy demand. The Department of Energy recommends using genuine HEPA filters which can also remove at least 99% of airborne particles. If your furnace needs replacement, there's still some good news. You can take advantage of [federal tax credits](#) for new furnaces, which can cover up to 30% of the cost. If you need help financing a new furnace, Bellco offers [ChoiceLine](#), which allows members to take advantage of their existing home equity with some unique benefits.

For more money-saving winterization projects, check out [The Daily Green](#).

> Higher Education at a Lower Cost

As the New Year begins, many U.S. families are contemplating a common problem: how to pay for a college education. Over the last two decades, the cost of attending public and private universities has grown more rapidly than inflation, and faster than family income. Even federal funding has not kept pace. And with January being a busy time for students to start applying for [FAFSA](#), now is the perfect time to explore your best options.



Student loans are a long-term relationship and it is important to choose a lender carefully. When searching, be sure you read the fine print and compare fees, terms and repayment options (not just rates) when comparing student loans.

Whether you are a student yourself or the parent of a student, Bellco's Student Choice private loan solution can help fill funding gaps that federal aid can leave behind. Since Bellco is a not-for-profit financial institution, we are able to offer more competitive student loan options and save you money.

These savings come from lower interest rates, and flexible repayment options. So it's easy to see why our private student loan solution is a better way to pay for college. To find out more about choosing student loans and the financial aid process in general, visit bellco.studentchoice.org.

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Greenwood Village, CO 80111



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