



## March 2013 eNewsletter

### > MAX Discounts Are Now Mobile

If you haven't already discovered the benefits of opening a [MAX Checking](#) account, now would be a great time to consider. Thanks to the newly released BaZing mobile app, not only can MAX give you access to over 300,000 national and local discounts, but now you can take those discounts anywhere you go right from your smartphone. This free app lets you redeem local coupons and online deals, store all your favorite merchants, stay up to date on your current benefits, or use the travel section to easily find discounts on hotels, car rentals and more.



MAX Checking members can use the same user name and password that they registered with at [BaZing.com](#) to access unlimited online discounts from the largest name brand retailers, local restaurants and merchants anywhere across the country. Simply present the coupon on your mobile phone to the retailer to save on dining, shopping, traveling and more. Get your discounts on the spot without paying for deals in advance.

#### BaZing app features:

- No printing! Just present your mobile coupon to the retailer.
- Use most coupons as many times as you like.
- GPS lets you find deals near you—at home or wherever you travel.
- Save, view and move local merchants to Favorites list.
- View all your other current BaZing benefits.
- Travel section for discounts on hotels, car rentals, entertainment and more.

Click [here](#) to learn more about MAX Checking and all the benefits it offers.

For more information on the BaZing mobile app or to download, visit the [iPhone App Store](#)® or the [Android Marketplace](#)™.

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#### ARE YOU UP TO DATE?

If you haven't done so yet, please take a moment to confirm that your email address and contact information on file with Bellco is current and accurate. This will ensure that you:

- Get notified of important Bellco updates and changes.
- Receive confirmation emails for online banking requests.
- Save time by getting priority information sent to you correctly the first time.

To confirm your email, just go to [Bellco.org](#) and sign into Online Banking. Click on **Preferences** from the left hand navigation and select **Change Address/Phone/Email**.

#### ON YOUR AGENDA

The 2013 [St. Patrick's Day Parade](#) presented by Bellco takes place **March 16** in downtown Denver.

The Parade starts at 10:00 am at 27<sup>th</sup> and Blake. There will be Light Rail and RTD busses running to Union Station and parade route areas.

#### ANNUAL MEETING

The time has come! Please join us on Thursday, March 21 at 6:00 p.m. at the Bellco corporate office in the Denver Tech Center for this important

## > The Rite of Spring Car Maintenance

With the winter season on its last legs, now's the perfect time to check if your car made it through the long cold season unscathed. Winter can be rough on vehicles. So, if you've neglected to maintain your car during that time, we have some suggestions to get it back in tip-top shape for spring.



### Clean and Unload

Remove all the clutter from your interior that may have accumulated over the winter like tire chains, ski gear, etc. Unloading your car increases your car's longevity and improves gas mileage. Also, if you didn't clean your car's exterior during the winter, you will want to do that as soon as possible. The salt they put on roads during the winter can cause rust, so be sure to pay special attention to the underbody.

### Check Fluids & Filters

Check your owner's manual to make sure you've changed your oil and other fluids, especially your coolants. Having the coolant system flushed and refilled with fresh coolant will help keep your car running smoothly. As spring nears, blooming flowers create additional pollen in the air. Regularly inspecting and replacing the in-cabin air filter can help prevent seasonal allergies and irritating odors that emanate from the air conditioning system.

### Get Those Wipers Ready

Since winter ice and snow can take a major toll on your windshield wipers, make sure they're in good condition or buy new ones so you are ready for the rainy season. Also, clearing snow, road grime and debris from the windshield can tax your washer fluid level, so don't forget to top off your wiper fluid too.

### Check Your Tires

Heat causes most things to expand and cold causes most things to contract, so check your car's tires to make sure they are at the correct pressure and also take a look to see if they need rotating. Properly rotated and inflated tires allow drivers to brake more quickly, avoid danger on the road, and get better gas mileage.

For more suggestions on spring car maintenance, check out the auto section on [howstuffworks.com](http://howstuffworks.com).

## > Spend Your Tax Refund or Bonus Wisely

Will you receive an IRS tax refund or an employer bonus this year? Although you might be tempted to spend your money on a shopping spree or a vacation, don't forget the economy has still not fully recovered. Below are some guidelines on how to use your tax refund and bonus wisely so that you get the maximum benefit out of your money.



- Pay down your debt. The amount of money that should be directed towards debt repayment depends on how much money you owe and the amount of interest you are paying on it.

credit union business meeting.

### TAX SEASON NEWS

Have you done your taxes yet? If not, no worries. Bellco has teamed up with Turbo Tax<sup>®</sup> and Jackson Hewitt<sup>®</sup> to provide our members exclusive money-saving offers on tax-preparation services, online or in person. Learn more and get started [now](#).

Wish you could view and print your 1098 and 1099 tax forms for your Bellco accounts online? Now you can. Simply log into Online Banking, and you'll be able to view, download and print your tax forms. Learn more [here](#).

**Tax Tip:** Looking for a speedy tax return? If you file your tax returns electronically, verify your account numbers to ensure your tax refund is not rejected by your financial institution, which could cause delays in receiving your tax refund.

### BELLCO COMMUNITY

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



- Establish an emergency fund that covers three months of your usual expenses. This is even more important if you are self-employed, unemployed, or have a temporary job.
- Start or continue to build your retirement fund. Investing early gives you the benefit of a tax deferral.



The Financial Advisors serving [Bellco](#), available through CUSO Financial Services, L.P. (CFS)\*, can provide valuable assistance with this process. Call CFS\* at **303-728-3443**, email [cfsinvsrefs@bellco.org](mailto:cfsinvsrefs@bellco.org), or stop by any Bellco branch to schedule a 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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