



## May 2013 eNewsletter

### > Bonds. Savings Bonds.

In 1935, President Franklin D. Roosevelt signed legislation that allowed the U.S. Treasury Department to sell a new type of security called the Savings Bond. Since then, much has changed. U.S. Savings Bonds are issued with a promise of repayment on a certain date at a specified rate of interest. These bonds are issued by the [U.S. Department of the Treasury](#), and are considered to be one of the safest investments, because they are backed by the full faith and credit of the U.S. government.



As of January 1, 2012, the US Department of the Treasury stopped selling paper savings bonds, which were normally purchased through financial institutions. This change was estimated to save Uncle Sam \$70 million over the next five years. Currently, savings bonds can be purchased online at [TreasuryDirect.gov](#), which is managed by the Bureau of Public Debt.

- **Interested in Purchasing a US Savings Bond?** You'll first need to create a Treasury Direct account, which requires your Social Security number, your Bellco account number, and Bellco's routing number: 302075018. Once you have this, you can begin the purchase process.

Savings Bonds come in eight values: \$50, \$75, \$100, \$200, \$500, \$1,000, \$5,000, and \$10,000. After purchase, the holder must wait at least twelve months before cashing it in. Though you are able to wait as long as you want to get your money back, the longer you wait, the greater interest you earn. Please note, your bond will stop earning interest after 30 years.

- **Want to Give a US Savings Bond as a Gift?** You can give savings bonds for any occasion or purpose—like birthdays, weddings, or graduations. It's important to know that the recipient of a gift savings bond must have a Treasury Direct account before you can deliver the bond. Here's a [tutorial](#) to get you started.

You can even use your [federal tax refund](#) to buy Series I U.S. Savings Bonds with a portion or all of your federal tax refund for yourself or anyone. Series I bonds are low-risk bonds that grow in value for up to 30 years. While you own them they earn interest and protect you from inflation.

- **Do You Have a Paper Savings Bond?** You can switch it to digital! Digital savings bonds offer the same benefits as paper savings bonds, but you no longer have to worry about misplacing or storing paper bonds, you can buy or cash savings bonds online any time, and all of your bonds will be conveniently located in one location. Learn more about making the switch [here](#).

Lastly, if computers are not your ideal method of purchasing bonds, simply stop into a [Bellco branch](#) and one of our financial representatives can walk you through the process at our convenient Internet Café.

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- [Convert Your Savings to Retirement Income](#)

### ON YOUR AGENDA

- May 9-11**—[Denver Botanic Gardens Plant Sale](#)
- May 11**—[The Sue Miller Day of Caring](#) for Breast Cancer Awareness
- May 18-19**—[Colfax Marathon](#)

### HOLIDAY CLOSING

Bellco offices and branches will be closed on **Monday, May 27** for Memorial Day. We will reopen for regular business hours on **Tuesday, May 28**.

### DID YOU KNOW?

[My Deposit Online](#)<sup>†</sup> lets you easily and securely deposit checks from the comfort of your own home by using your computer and scanner. Just log into Online Banking and click on the My Deposit icon. Endorse your check, scan both sides, hit submit, and let the My Deposit system do the rest.

[My Deposit Mobile](#) works with your Smartphone so you can easily make deposits whenever you're on the go. Just download Bellco's iPhone<sup>®</sup> or Android<sup>™</sup> app to get started. Then, endorse your check, take a picture of the front and back, and click submit. It's that easy.

<sup>†</sup>In order to sign up for My Deposit, you will need to have been a Bellco member for at least 90 days. iPhone is a registered trademark of Apple Inc. Android is a trademark of Google, Inc.

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## > Convert Your Savings to Retirement Income

Have you been setting aside funds in retirement accounts such as IRAs, 401(k)s, or other workplace savings plans or taxable accounts? If so, you may want to consider converting those savings into an ongoing income stream that will provide adequate income for your retirement years.



The retirement lifestyle you can afford will depend not only on your assets and investment choices, but also on how quickly you draw down your retirement portfolio. The annual percentage you take out of your portfolio, whether from interest or both interest and principal, is known as your withdrawal rate. This rate is especially important in the early years of your retirement, as it will have a lasting impact on how long your savings will last.

The [Financial Advisors](#) serving Bellco, available through CUSO Financial Services, L.P. (CFS)\*, possess the necessary skills and experience to assist you with your retirement strategy. As you'll learn, there is no standard rule of thumb that works for everyone. Your withdrawal rate will need to take into account many factors, including, but not limited to, your asset allocation and projected rate of return, annual income targets (accounting for inflation as desired), and investment horizon.

You may have assets in accounts that are taxable (e.g., CDs, mutual funds), tax deferred (e.g., traditional IRAs), and tax free (e.g., Roth IRAs). Deciding which type of account you should withdraw from may, to some extent, be directed by tax rules. The bottom line is that this decision is also a complicated one. A CFS\* Financial Advisor can help you determine the best course based on your individual circumstances.

To get started, just call 303-728-3443, email [cfsinvsrefs@bellco.org](mailto: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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