

IT'S EASY BEING GREEN



Over the past decade, Bellco has been significantly reducing its carbon footprint by proactively taking steps to reduce waste, recycle paper, and help keep Colorado green. These changes have included improvements like driving company-branded hybrid cars, updating ATMs to accept deposits without the need for an envelope, and implementing DocuSign® technology to collect signatures on loans without the need to print and mail documents. We've even saved an average of 175 "virtual" trees a month just by recycling our shredded sensitive material. However, as much as all this helped make a difference, we know we can do more. And that's where you can help.

Did you know that, currently, over 43% of Bellco members have already made the switch to eStatements? If you haven't already made the change, it's never been easier to go green. Here are several ways Bellco can help you save time, money, and natural sources:

eStatements—By switching from paper statements to **eStatements**, you'll not only reduce your chance of identity theft and save money on printing costs and postage, but you'll also help preserve forests and reduce transportation-

related pollution. In addition to being free to Bellco Checking and Savings Account holders, eStatements are:

- Available sooner than statements that are mailed through the postal service.
- Much better for the environment because of reduced paper waste.
- Simpler for recordkeeping as there's no need for filing cabinets or paper shredders.

ePayments—Still writing checks to pay your loan? Bellco offers free electronic payment options that make paying loans and transferring funds easier than ever. Not only will it save you on printing costs and postage, but you'll also help reduce our carbon footprint.

- Our ACH Payment System lets you set up recurring payments online so your bills are paid automatically each month—on time, every time.
- By using our Electronic Funds Transfer, you can easily transfer funds between any of your Bellco accounts to make loan payments without the hassle or paperwork.

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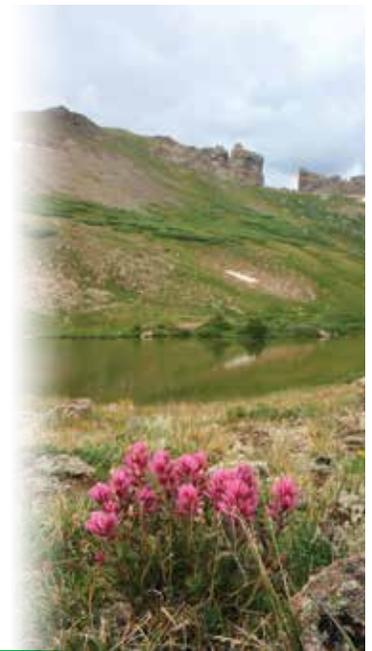
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eDeposits—We love serving our members who come into the branch to make deposits, but when it's not convenient to do so or you'd like to make a deposit after hours, you still can—24/7. Here's how:

- With Bellco's new **My Deposit Mobile** app for iPhone® and Android™, you can safely and securely deposit your check while you are on the go. It's free* and simple to use.
- My Deposit Online lets you safely and conveniently deposit checks from the comfort of your own home by using your computer and scanner.
- You can make **ATM Deposits** into any surcharge-free Bellco ATM or participating CO-OP or Money Pass ATMs without the need for envelopes or deposit slips, everyone saves.

Join in the effort with Bellco by helping, save time, money, and the environment. Get started at www.bellco.org/GoGreen today.

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



COLORADO GREEN RESOURCES

RECYCLING.

Denvergov.org has created an easy-to-use directory to assist residents of the City and County of Denver in locating the nearest drop-off recycling center for a wide range of household materials. Whether you need to dispose of electronics, hazardous waste materials, refrigerators, or whatever life throws your way, there's a recycling center for every need.

Learn more at denvergov.org/Recycling

LOWERING EMISSIONS.

Denver B-cycle was the first large-scale municipal bike sharing system in the United States. With bike stations (B-stations) in downtown Denver as well as the Cherry Creek and Denver University neighborhoods, Denver residents can now keep Colorado greener while getting themselves into great shape for summer. Get started at denver.bcycle.com

VOLUNTEERING.

Interested in making a difference in your own communities? Thanks to Volunteermatch.org, you can find volunteer opportunities around the greater metro area by helping restore mountain and nature trails, cleaning up canals and parks, and much more.

ENVIRONMENTALLY FRIENDLY INSURANCE

First Line Insurance Services, Bellco's preferred home, auto, and business partner, has made a commitment to help the planet and Bellco members. First Line has partnered with A-rated carriers that provide discounts for Green Home (LEED) certification and hybrid vehicles.



Take the extra step and choose automatic payments through your Bellco account. No checks to write, no paper bills. We'll even help you cancel your current coverage to make the switch as easy as possible!

To begin enjoying these benefits and savings, contact Firstline Insurance Services at 1-800-488-9838 or online at www.firstlineins.com.

TAX DEADLINE

Monday, April 15th is Tax Day. If you haven't already completed your taxes, Bellco offers a discount on tax preparation services. Just visit www.bellco.org/TaxResources for details.

ON YOUR AGENDA



COMMUNITY EVENTS

April 15—Frank Shorter Race 4 Kids' Health

Join Olympic Gold Medalist, Frank Shorter for this family-fun event in Broomfield.

April 27 — Bellco Shred Day

Bellco is holding a Shredding Event at its Westminster, Southwest, and Havana branches on Saturday, April 27 from 9 AM to 12 PM. Individuals are limited to 100 pounds of personal paper or documents. No businesses, please.