

# BELLCO BRANCH LOCATIONS

## METRO DENVER

### Arvada

#### ARVADA RIDGE

5091 Kipling Street, Suite 110  
Wheat Ridge, CO 80033

### Aurora Branches

#### AURORA CITY PLACE

14302 E. Cedar Avenue, Unit D  
Aurora, CO 80012

#### HAVANA/MISSISSIPPI

1075 S. Havana Street  
Aurora, CO 80012

#### SMOKY HILL/E-470

24350 E. Smoky Hill Road  
Aurora, CO 80016

### Centennial

15321 E. Orchard Road  
Centennial, CO 80015

### Denver Branches

#### DOWNTOWN

1801 California Street,  
Suite 140  
Denver, CO 80202

### DTC South

7275 S. Havana Street  
Englewood, CO 80112

### Lakewood

570 S. Wadsworth Boulevard  
Lakewood, CO 80226

### Littleton Branches

8001 Southpark Way  
Littleton, CO 80120

#### SOUTHWEST

10058 W. Progress Avenue  
Littleton, CO 80127

### Northglenn

550 W. 104th Avenue  
Northglenn, CO 80234

### Parker

18448 E. Lincoln Avenue  
Parker, CO 80134

### Westminster Branches

8851 Harlan Street  
Westminster, CO 80030

#### 120TH/HURON

12101 N. Huron Street  
Westminster, CO 80234

Find branches and  
ATMs nationwide  
[www.BellcoBranch.org](http://www.BellcoBranch.org)

## WESTERN SLOPE

### Grand Junction

2478 Highway 6 & 50, Unit A  
Grand Junction, CO 81505

### Meeker

345 7th St.  
Meeker, CO 81641

## PHONE NUMBERS

### Member Services

Monday-Friday 8:00 a.m. - 5:00 p.m.

303-689-7900

1-800-BELLCO1 (1-877-9BELLCO) • TTY Line: 303-689-7597

### Available 24 Hours

Online Banking: [www.bellco.org](http://www.bellco.org)

TELLERphone: 303-689-7990 or 1-800-TELLERO

### Auto Buying/Leasing Service

Auto Hotline: 303-689-7555 or 1-888-355-2865

### Insurance Service

First Line Insurance Services

720-875-0134

1-800-798-1709

### Investment Service

CUSO Financial Services

303-728-3443

1-800 915-1004 Ext. 3443

# BUSINESS LOANS

## SCHEDULE OF RATES AND FEES

AS OF SEPTEMBER 24, 2009

 **BELLCO**  
CREDIT UNION

— Bank Smarter.®

**OPEN-END CREDIT PLAN** (The information below is part of your Credit Agreement and Truth-in-Lending Disclosures)

TYPES OF TRANSACTIONS	Daily Periodic Rate	MAXIMUM ANNUAL PERCENTAGE RATE*
Unsecured Line of Credit.....	.057534%	Up to 21.00%
Vehicle Loan.....	.057534%	Up to 21.00%

**\*LOWER RATES AVAILABLE WITH APPROVED CREDIT.**

**BELCO BUSINESS LOANS**

**RATE CHANGE**

Your credit history is subject to periodic review for the purpose of assigning the appropriate loan rate. Your rate could increase or decrease based on your credit history. The credit union has the right to change the terms of this Plan from time to time after giving you any advance notice required by law. At the discretion of the credit union and subject to any requirements of the applicable law, the change in terms will also apply to unpaid balances. Bellco loans tied to prime are calculated on the highest prime rate listed in the WSJ on the last day of the previous month. When prime adjusts after this date, Bellco rates will be adjusted the following month.

**BUSINESS LENDING FEES**

Business Line of Credit Annual Fee .....	\$100.00
Commercial Line of Credit Annual Fee .....	\$200.00
Business Line of Credit Late Fee.....	\$25.00
Business Line of Credit Overdraft Transfer Fee .....	\$4.00 per day
Business Vehicle Late Fee .....	\$15.00

**LINE OF CREDIT FINANCE CHARGES**

Finance charges begin to accrue on the date of each advance and accrue for each day the balance remains unpaid. The unpaid balance is the unpaid principle balance which is in your account at the close of business after all transactions, including payments and new borrowings, have been entered. The unpaid balance for each day is then multiplied by the daily periodic rate to determine the Finance Charge for that day. The sum of these daily charges at the end of the billing cycle is the Finance Charge you will pay for that billing cycle.

**COLLECTION COSTS**

You agree to pay all costs incurred by the Credit Union in collecting any amounts you owe or in enforcing or protecting the Credit Union's rights under this Agreement, including attorneys' fees of not less than 20% of the unpaid balance or such greater sum as may be reasonable, and also those costs, expenses and attorneys' fees incurred in any appellate, bankruptcy and post-judgement proceedings, except as limited or prohibited by applicable law.

**LINE OF CREDIT MINIMUM ADVANCE**

The minimum advance on a Line of Credit or Overdraft Protection loan is \$200.00.

**BUSINESS VISA® CREDIT CARDS**

(The information below is part of your Credit Card Agreement and Truth-in-Lending Disclosures.)

**VISA CREDIT CARD**

**Description:** Worldwide accepted credit card available to members with approved credit. Worldwide ATM access.

<b>MONTHLY PERIODIC RATE</b>	.833% - 1.75% per month
<b>ANNUAL PERCENTAGE RATE FOR PURCHASES</b>	Prime* + 6.74% - Prime + 16.74%, up to 21%
<b>CASH ADVANCE ANNUAL PERCENTAGE RATE</b>	Prime* + 16.74%, up to 21%
<b>MINIMUM MONTHLY PAYMENT</b>	The minimum payment due each month will be either (a) the entire New Balance shown on your billing statement if the New Balance is less than \$10.00; or (b) the greater of \$10.00 or an amount equal to 2% of the New Balance.
<b>ANNUAL FEES</b>	No annual fees.

\*Highest prime rate listed in the Wall Street Journal on the last day of the previous month. When prime adjusts after this date, Bellco rates will be adjusted the following month.

**CREDIT CARD FEES**

Over Credit Card Limit .....	\$35.00
(assessed if limit is exceeded at any time during the month)	
Rush Order on Plastic Cards .....	\$45.00
Late Fee .....	\$35.00
Returned Payment or Insufficient Funds Fee.....	\$10.00
VISA Foreign Transaction Fee .....	up to 1% of transaction amount
Credit Card Cash Advance Fee .....	4% of cash advance amount
(Minimum \$10, whichever amount is greater)	

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