

# DOLLARS & SENSE

AUTUMN 2011

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### Hours

#### Main Office

7990 W Alameda Ave  
Lakewood, CO 80226

#### Lobby:

**Monday - Friday**  
9:00 am - 5:00 pm

#### Drive-up Lanes:

**Monday - Friday**  
7:30 am - 5:30 pm

#### **Saturday (Drive-up Only)**

9:00 am - 12:00 pm

### Branch

PO Box 25446

Denver, CO 80225

Denver Federal Center, Building 41

#### Lobby Only:

**Monday - Friday**  
8:00 am - 2:00 pm

Branch Phone#: 303-232-3023

[www.foothills-cu.com](http://www.foothills-cu.com)

Night Depository, 24-hour Telephone Access, Automated Teller Machine, and FlexTeller (computer access) are available 24 hours a day, seven days a week. Also note that we have branch locations throughout the state for basic teller transactions. For more information, call our staff today.

(720) 962-9420 gives our members access to their accounts anytime. Call us at (720) 962-8200 to find out how you may take advantage of the flexibility and convenience provided by these services.

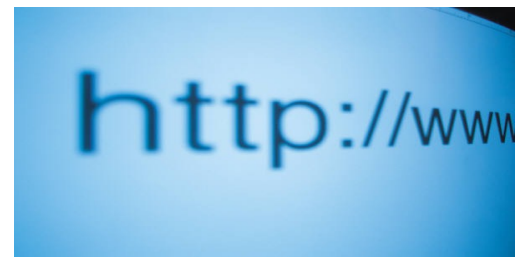
## Foothills CU NEW Website

*Check It Out Today*

Foothills CU is proud to present our new and improved website. By the time you read this article the new website should be live. If not, it will be live by mid-October.

The credit union saw the need to upgrade the old website and make it more user friendly. So, in June the process started on a complete redesign. The new site will contain previous and new information, but will be much easier and faster to navigate. Some of the new items on the site are a interest rate monitor and a member poll.

Many services that members utilize involve loans and investment accounts. These services usually include different rates that can change frequently. Instead of having to search the website to find this information the credit union has placed an interest rate monitor right on the homepage. It will give members the ability to quickly check Foothills CU's current rates on all services.



The credit union has also added a member poll to the homepage. Foothills CU is always striving to meet the expectations and needs of its members. This poll allows the credit union to ask questions and receive member answers on various products and services. This will in turn allow the credit union to keep up with member expectations.

We are excited to launch this new website and look forward to hearing your thoughts and opinions on the new site. The web address is still - [www.foothills-cu.com](http://www.foothills-cu.com).

## Online Banking Makeover

*Coming This November*

Foothills CU will be rolling out a new and improved online banking system this November. The new system will include many new features and functions that will make it even more easy and convenient to bank online. It will also have an entirely new look that will be much more user friendly and easier to maneuver.

Some of the new member benefits of the system include:

- ◇ E-alerts
- ◇ Secure Messaging
- ◇ Better communication
- ◇ Language preferences
- ◇ Much more!



The Official Newsletter of:



## The Credit Union Difference!

### **\*\*Credit Unions vs. Banks\*\*** (Part 2 of 2)

#### *Not-for-Profit Vs. For Profit*

♦ **Credit Unions** are not-for-profit institutions. After expenses & reserves are paid & set aside, all surplus money is returned to the members in the form of higher dividends and lower loan rates.

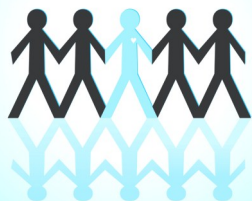
♦ **Banks** are for profit institutions. Only investors see a share of profits, not the customers of the bank.

#### *Member Vs. Customer*

♦ **Credit Unions** serve certain groups of members, like those working for a certain employer or living in a particular city/county. This specialization allows CU's to focus on the needs of particular groups of people.

♦ **Banks** are open to anyone. You may think this is good, but bank customers sometimes become lost in the shuffle and are looked at as just another number to the bank.

Credit Unions have kept up with the times! Many CU's offer the same high-tech services as banks, like online banking & bill pay. What's better is that credit unions generally charge much lower fees & rates, than banks, for these great services.



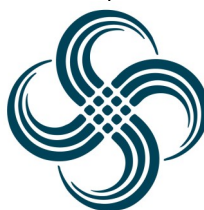
*dare to be different*

# Foothills CU is Becoming a... *Credit Union Service Center*

Foothills Credit Union has had a longtime partnership with Credit Union Service Network (CUSN) which began in 2002. For the last ten years Foothills members have enjoyed the convenience of face-to-face service at branch locations across the nation.

Starting January 2, 2012, Foothills Credit Union will expand that relationship by making all Foothills Credit Union locations a credit union service center. This means that members of other credit unions, that belong to the Shared Branch Network, are able to conduct transactions at all Foothills Credit Union locations as if it were a branch of their own credit union.

The concept of cooperation among credit unions is not a new one. Over the years Foothills Credit Union has partnered with other credit unions to work together on convenience, compliance, training, community, legislative, and loan initiatives. This cooperation exemplifies the credit union difference and the benefits of belonging to a credit union.



Foothills Credit Union is one of many Colorado credit unions to partner in the Shared Branch Network and serve as a service center. There are over 4,300 Shared Service Centers currently located across the United States.

Shared Service Centers across the country can be identified by the prominently displayed Credit Union Service Center "swirl" logo, which is pictured in this article. A complete listing of Service Center locations can be found at [www.cuservicecenter.com](http://www.cuservicecenter.com).

Below are some of the banking services available at share branching locations, which now includes all Foothills Credit Union locations.

- ➔ Deposits & Withdrawals
- ➔ Transfers between accounts
- ➔ Account/loan inquiries
- ➔ Loan payments
- ➔ Money orders/gift cards
- ➔ Statement printouts
- ➔ Extended hours of access
- ➔ And much more!

## The New & Improved... *Foothills CU Banking System*

As you may or may not have noticed Foothills Credit Union has been going through a banking system upgrade which started in September and is scheduled to be completed by the middle of November.

In the upgrade the credit union has replaced and upgraded all of its computers and company servers. Also, our entire banking system will be overhauled and upgraded. This will improve the speed and efficiency of all banking transactions and services.

As a member of the credit union not much will change in terms of services rendered, but you

might notice a few new things at the teller stations. Each teller will now have an electronic signature pad and an id scanner.

The electronic signature pad will eliminate the need to sign paper receipts. When a member completes a transaction they will not walk away with a paper receipt, unless they ask for one. This will help the credit union save paper and be more environmentally sustainable.

With the new id scanners the credit union will now be able to scan your id and save this information in our system to make your account more secure and to deter fraud.

## LOAN RATES

Updated 5/20/2011

### Addendum "AA" to Loanliner Agreement

APR = Annual Percentage Rates

#### Vehicle Loans - New(2010)/Used

Maximum 72 Month Term

Rate	APR
A+ 3.49%	3.50%
A 5.25%	5.27%
B 5.99%	6.01%
C 11.25%	11.27%
D 15.25%	15.27%

\*Add 1/2% to rate for every 5% of LTV (Loan to Value) over 100%

\*Add 1% for 84 Month Term

#### SUPER PRIME

24 months	3.49%
36 months	3.49%
48 months	3.49%

#### Recreational Vehicles - 2010 and Newer

Maximum 120 Month Term

Rate	APR
A 8.50%	8.53%
B 9.25%	9.28%
C 12.00%	12.02%

#### Recreational Vehicles - Used

Maximum 120 Month Term

Rate	APR
A 9.25%	9.28%
B 10.00%	10.02%
C 13.75%	13.77%

#### Motorcycle/Boat - 2010 and Newer

Maximum 60 Month Term

Rate	APR
A 7.25%	7.27%
B 8.00%	8.02%
C 11.00%	11.02%
D 15.00%	15.02%

#### Motorcycle/Boat - Used

Maximum 60 Month Term

Rate	APR
A 8.00%	8.02%
B 8.50%	8.52%
C 11.25%	11.27%
D 15.25%	15.27%

#### Secured Loans

- ◆ Shared Secured - APR 3.50%
- ◆ CD Secured - 2.00% above CD rate, minimum of 5.0%

#### Unsecured Loans (Maximum 60 Month Term)

Rate
A 9.99%
B 10.99%
C 11.99%
D 15.99%

- ◆ Overdraft Protection - 16.00% APR
- ◆ Visa® Credit Card - 10.99% APR

## SHARE AND CD RATES

Updated 3/16/2011

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	\$100	.15%	.15%
Money Market Share	\$1,000 - 10,000 \$10,001 - 25,000 \$25,001 - 50,000 \$50,001 and over	.25% .35% .40% .40%	.251% .351% .401% .401%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.35%	.351%

#### CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.30%	.301%
9 month	\$1000	.40%	.401%
12 month	\$1000	.45%	.451%
18 month	\$1000	.65%	.652%
24 month	\$1000	.75%	.752%
36 month	\$1000	1.00%	1.004%
48 month	\$1000	1.50%	1.508%
60 month	\$1000	1.80%	1.812%
12 month IRA	\$1000	.70%	.702%

#### RATES QUOTED ARE SUBJECT TO CHANGE

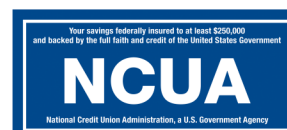
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time. The credit union has the following Variable Rate accounts: Sharing Savings, Share Draft Checking, Money Market Share, and IRA Share Accounts. Variable rate accounts have no rate change limitations. The dividend period is quarterly and the frequency and compounding of dividends is quarterly. Account fees could reduce earnings. Annual Percentage Yield rates are based on the assumption that interest is paid to principle, there are no early withdrawals from CDs prior to maturity and CDs are renewed at maturity. Withdrawals of principle from CDs prior to the maturity date will be assessed a penalty of (90) days worth of interest. Ask an employee for further information about the fees and terms applicable.

## FINANCIAL SNAPSHOT - July 2011

MEMBERS ..... 6,549  
LOANS ..... \$ 38,541,584  
SAVINGS ..... \$ 50,206,262

TOTAL ASSETS ..... \$ 55,814,869

**Foothills CU: Whether it's lending or saving, we are here to serve you!**





## Real Estate Rate Information

### First Mortgages

All first mortgage requests must be deferred to the lending personnel for privacy and documentation controls. Centennial Lending, LLC Guidelines will be followed.

### Second Mortgages

Term	Rate	APR
10 year	6.50%	6.73%*
15 year	6.75%	6.91%*

\*Assumes a \$25,000.00 loan request

### Variable Rate Home Equity Line of Credit (HELOC)

Rate is based on the Wall Street Journal Prime Rate. Rate and payment may change quarterly. Effective 9/08/2010, Prime Rate is 3.25%.

Bronze Program = Prime plus (+) .50%

Silver Program = Prime

CURRENT RATE= 3.75%\*\*\* / 3.25%\*\*\*

**\*\*\*MINIMUM FLOOR LIMIT 4.75%**

### FEES

Fees for real estate loans can vary, and they include (but are not limited to):

- Appraisal
- Title Policy
- Filing Fees
- Document Preparation
- Origination

**Foothills Credit Union -  
Your answer for  
REAL ESTATE LOANS!!**

## Invest in America

*Where CU Members Get Rewarded*

 [lovemycreditunion.org](http://lovemycreditunion.org)

# own your money.

when you save with  
Invest in America.

Invest in America helps credit union members like you get significant savings on the things you buy every day from trusted American companies.

Save thousands on everything from your mobile phone bill or a brand new car to filing your taxes and online discounts at over 1,200 major retailers.



own your money.  
save your money – with Invest in America.  
Get the details at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).



Want to learn more?

Use your smartphone to snap this lovemycreditunion tag to visit us online.

Invest in  
**America**  
Credit Union Member Rewards



### Holiday Closures

**Monday, October 10 - Columbus Day**

**Friday, November 11 - Veterans' Day**

**Thursday, November 24 - Thanksgiving**

**Saturday, December 24 & Monday, December 26 - Christmas**

**Saturday, December 31 & Monday, January 2 - New Year's**

**\*\*\*We will close at 12:00 noon on Friday, December 23\*\*\***