

# DOLLARS & SENSE

AUTUMN 2012

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### Hours

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

### Phone# & Website:

720-962-8200  
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.

## Save Up To \$343.90!!!

### Auto & Home Insurance

## AUTO & HOME INSURANCE

YOU COULD SAVE  
ON YOUR  
CAR AND HOME  
INSURANCE

Exclusively for credit union members



You want car and home insurance that you can depend on and rates you can afford. On average, members who switch save up to **\$343.90\* a year!**

With the TruStage™ Auto & Home Insurance Program, when you combine your car and home insurance you can qualify for discounts and get fast 24/7 claims service (including holidays).

Make a simple phone call today to determine the discounts for which you qualify.

Call for your FREE, no obligation quote.

Toll-free **1-888-380-9287**

Monday - Friday..... 7am - 1am ET

Saturday..... 7am - 11:30pm ET

Sunday..... 9am - 10pm ET

Visit us at [TruStageAutoHome.com](http://TruStageAutoHome.com)



TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for credit unions and their members for more than 75 years, serving more than 13 million credit union members.

TruStage™ is the marketing brand for the Auto & Home Insurance Program made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

\*Figure based on a February 2011 national sample of auto policyholder savings when comparing their former premium with those of the TruStage Auto & Home Insurance Program. Individual premiums and savings will vary depending on your insurance carrier and coverages and limits purchased.

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The Official Newsletter of:





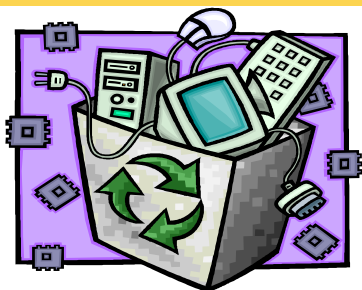
The average lifespan of a computer is only 2 years, and over 150,000 computers become obsolete every day. The worst way to dispose of an old computer is dumping it in the landfill because of the toxic chemicals it contains which leaches out into the environment.

There are 3 main strategies that can keep many of these computers from being dumped:

**1. Refurbish:** Extending the life of a computer, with simple updates & maintenance, is an easy and cheap way to reduce its environmental impact. If an upgrade is not an option for you consider donating your old computer to a student, church, or nonprofit.

**2. Reuse:** If you must purchase a newer computer consider buying used. Barely used computers, that are out-of-date for a technologically advanced business, might be perfect for home use. Not to mention that they are cheaper than a brand new computer.

**3. Recycle:** Every year more and more computer recyclers open up both locally and nationally. Some charge a small fee and some are free. Check your local yellow pages for the nearest electronic recycler.



# Looking for a New Vehicle?

*Automotive Avenues Can Help!*

It is no shock that most people do not like to car shop, but Automotive Avenues is trying to make car shopping easy for you. Automotive Avenues formed out of a partnership with various Denver area credit unions to offer members a comfortable, convenient way to car shop. Below is what Automotive Avenues is doing to make the experience more comfortable:

- **One-stop shopping with thousands of new and used vehicles to choose from**
- **Non-commissioned sales consultants**
- **No haggle prices set at our below market value**
- **Direct access to Foothills Credit Union auto loan financing options**
- **“Peace of Mind” pre-owned protection, return, and exchange policies**
- **On-site service department for the life of your vehicle**

- **Complete 240 point pre-owned vehicle inspection, highest in the industry**

Foothills CU has a dedicated Automotive Avenues representative, Jerry. Let him know the new or used car you are looking for and he will go out and find it for you. So you can skip a trip to 10 different dealerships and working with 10 different sales people.

Automotive Avenues has over 1000 vehicles in its inventory and has a special relationship with all the GO AutoNation dealerships. So you can have the confidence of finding the right vehicle. Find a link to Automotive Avenues on the Foothills CU website or visit [autoaves.com](http://autoaves.com).



# It's Already in Your Wallet!

*Cash Back Debit/Credit Cards*

Your Foothills Credit Union debit and credit card is already enrolled and powered with a no-fee cash back rewards program, Rainbow Rewards. You can earn up to **20% CASH BACK** on every day purchases at both local and online merchants.

With Rainbow Rewards, you boost your spending power just by using your existing cards on every day purchases. No extra membership card to carry and no fees!

Search for numerous local businesses at [RainbowRewards.com](http://RainbowRewards.com). You can also earn cash back at popular online retailers like [Macys.com](http://Macys.com), [Nordstrom](http://Nordstrom.com), [Radio Shack](http://RadioShack.com), [Apple Online](http://Apple.com), and much more.

Besides earning rewards, your member purchases make a difference. With every purchase Rainbow Rewards donates a portion of that sale to charities like United Way. So far over \$137,000 has been donated.

As soon as you receive a debit or credit card from Foothills CU you are automatically signed up for this **FREE** rewards program and will start earning cash back instantly. In order to track your purchases and cash back earned you can register your card at [RainbowRewards.com/foothills](http://RainbowRewards.com/foothills) and follow the 3 simple steps:

1. Enter your last name.
2. Enter the last 4 digits of your card.
3. Enter your home zip code.

Also online, you can specify how to receive your cash back (i.e. direct deposit, mailed check, online credit).



# LOAN RATES

Updated 8/01/2012

## Addendum "AA" to Loanliner Agreement APR = Annual Percentage Rates

### Vehicle Loans - New(2011)/Used Maximum 72 Month Term

Rate	APR
A++ 2.99%	3.00%
A+ 2.99%	3.00%
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%  
  
A++ = 800+ Score  
A+ = 730 to 799 Score  
  
\*Add 1% for 84 Month Term

### Recreational Vehicles - 2011 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 - 2011 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 4.0%

### 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 8/28/2012

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	\$100	.15%	.15%
Money Market Share	\$1,000 - 10,000	.15%	.15%
	\$10,001 - 25,000	.25%	.25%
	\$25,001 - 50,000	.30%	.30%
	\$50,001 and over	.35%	.351%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.25%	.250%

### CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.30%	.301%
9 month	\$1000	.40%	.401%
12 month	\$1000	.45%	.451%
18 month	\$1000	.55%	.551%
24 month	\$1000	.65%	.652%
36 month	\$1000	1.00%	1.004%
48 month	\$1000	1.25%	1.256%
60 month	\$1000	1.50%	1.508%
12 month IRA	\$1000	.50%	.501%

### 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 2012

MEMBERS ..... 6,716  
LOANS ..... \$ 39,988,881  
SAVINGS ..... \$ 52,597,723

TOTAL ASSETS ..... \$ 58,506,709



Whether it's lending or saving,  
Foothills CU is the answer!!!

## 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 9/01/2012, 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

**Refinance your home  
loans with Foothills  
Credit Union!**



# Have You Heard About **OUR DONATION PROGRAM?**

**FOOTHILLS CREDIT UNION**  
in partnership with

**COMPLETE SPECTRUM  
FINANCIAL SERVICES, INC.**

can donate up to **\$5,000**

to your children's and/or  
grandchildren's sports program,

church or other organizations  
that they or you belong to.



**Please Take a Business Card or  
Ask a Teller for More Information.**

### Holiday Closures

Monday, October 8 - Columbus Day

Monday, November 12 - Veterans Day

Thursday, November 22 & Saturday, November 24 - Thanksgiving

Tuesday, December 25 - Christmas

Tuesday, January 1 - New Year's

\*\*\*We will close at 12:00 noon on Monday, December 24 & Monday December 31\*\*\*