

DOLLARS & SENSE

AUTUMN 2016

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Lakewood Office

7990 W Alameda Ave
Lakewood, CO 80226

Lobby:

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

Drive-up Banking:

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

Saturday (Drive-up Only)

9:00am - 12:00pm

Phone# 720-962-8200

Loveland Office

746 N Cleveland Ave
Loveland, CO 80537

Lobby:

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

Phone# 970-669-4747

www.foothills-cu.com

Night Depository, 24-hour Telephone Access, Automated Teller Machine, Mobile App, and FlexTeller (computer access) are available 24 hours a day, seven days a week. Note that we have branch locations throughout the state for basic teller transactions.

(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.

Always Have a Backup Plan

Overdraft Options

Has this happened to you? A small budget oversight and suddenly you have a shortage of funds in your bank account.

This has happened to many people, and that is why it is good to have a backup plan when it comes to your bank accounts. Overdraft protection covers transactions that exceed the balance in a checking account, eliminating the inconvenience and high costs of a rejected check, debit card or ACH transaction, and giving you peace of mind.

Do you know that Foothills Credit Union has 3 kinds of overdraft options to help back up your accounts? You can choose to have one, two, or all three options attached to your account.

Automatic Transfers: Transfer funds from another FCU account to cover charges on an as need basis (small fee for service, but no fee if you transfer the funds yourself).

Courtesy Pay: Allows accounts to overdraw up to \$500. There is a flat rate fee per item that clears your account.

Overdraft Line of Credit: This low interest unsecured loan protects a checking account against overdrafts.

Foothills CU now offers a short application process for the Overdraft Line of Credit. So it is now even faster & easier to get approved for this service.

Contact the credit union for more details and to set up your backup plan!

Happy Retirement!

Thank You and Farewell Letter

I would like to thank the members, volunteers, and staff of Foothills Credit Union for your support of me and the credit union during my 15 year tenure as the CEO of Big Thompson Credit Union and as the branch manager for the Big Thompson branch of Foothills Credit Union the last 2 years.

I'll be retiring at the end of 2016 to spend more time with my grandchildren and take the opportunity to travel with my husband.

It has been a pleasure to come to the credit union every day and serve our membership. I will miss our members and the staff at the

credit union. My heart overflows with good memories.

Amber will assume my duties and I am confident she'll continue providing the excellent service you have come to expect from her and this credit union.

Please stop by the Loveland office the 30th of December for refreshments to celebrate my retirement!

Sincerely,
Anne Hrdlicka
Foothills Credit Union
Big Thompson Branch Manager

The Official Newsletter of:



Employee of The Quarter

Phone + Check = Funds Deposit

Remote Deposit Capture

Congratulations Trinette Feyereisen!

Trinette is the Employee of the Quarter. This was voted on by staff in the 2nd quarter of 2016. Trinette is a Teller Service Representative, and is located in the Lakewood branch.

Below are some reasons Trinette's peers voted for her:

- * *Very welcoming.*
- * *Always trying to learn new things and perfect her skills.*
- * *She always has a smile.*
- * *She is always willing to help with community events.*
- * *Go getter, always willing to help out.*

Below are 4 questions to find out more about Trinette.

1. What's your favorite hobby?
 - *Dog training & crafts*
2. Three words that best describe Trinette?
 - *Helpful, Kind, Generous*
3. What do you like most about working at the credit union?
 - *Working with members & the community focus of the CU.*
4. How long have you worked at FCU?
 - *1 year*

Foothills Credit Union has mobile banking, which includes **Remote Deposit Capture**. This feature gives the member the ability to deposit checks directly into their accounts using a mobile device (i.e. cell phone, tablet). This is a **FREE** service and is very easy to use.

- **Open our mobile app and select the "Deposit" option on the menu**
- **Select the account you want to deposit the check in & the check type**
- **Enter the \$ amount of the check**
- **Take a picture of the front & back of the check (provide signature & account# on the back of the check)**
- **Review the images & select "Deposit"**

Success! The check is now deposited in your account. It will take 2 days for the check to clear, but you will have up to \$100 available immediately. First time users please contact the credit union to activate this feature on your app.



The Foothills CU mobile app is free and available in the Apple® App Store and Google® Play Store.

Savings for the Entire Family

Sprint Credit Union Member Discount

Sports equipment, college savings, movies, and more ... It can be expensive to be a parent these days. Why not save where you can and get a break on your family's monthly data service with the Sprint Credit Union Member Discount. Just for being a member, your family can save these ways:

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention **Corporate ID: NACUC_ZZM**

Member Verification

To keep saving with Sprint, you need to verify your credit union membership. There are four ways to do it:

1. The free Love My Credit Union Rewards app for Android and/or iPhone.
 - * Find the app by searching for

"Love My Credit Union Rewards"

- * The app will prompt you to black out all confidential information on your documents
2. Fill out and fax the Sprint Verification Form (available online at LoveMyCreditUnion.org/Sprint) and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.
 3. Visit www.Sprint.com/verify from a mobile device.
 4. Sign up for Sprint's AutoPay using your credit union checking account or credit union debit/credit card: <http://www.sprint.com/>.

With everything you're already paying for, the Sprint Credit Union Member Discount offers you some savings! Visit LoveMyCreditUnion.org/Sprint to learn more today.



LOAN RATES

Updated 9/01/2016

Addendum "AA" to Loanliner Agreement
APR = Annual Percentage Rate

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

"It's All GOOD"
Youth Auto Loan Rate
RATE: 5.25% APR: 5.27%

Vehicle Loans - New/Used Maximum 72 Month Term

	Score	Rate	APR
A+++ Super Prime	800+	2.79%	2.80%
A++ Super Prime	780 - 799	2.89%	2.90%
A+ Super Prime	760 - 779	2.89%	2.90%
A+	740 - 759	2.99%	3.00%
A	720 - 739	3.49%	3.51%
B+	700 - 719	3.99%	4.01%
B	680 - 699	5.49%	5.51%
C+	660 - 679	6.49%	6.51%
C	620 - 659	11.25%	11.28%
D	</=619	15.25%	15.28%

Recreational Vehicles - 2015 & Newer Maximum 120 Month Term

	Score	Rate	APR
A	700+	8.50%	8.53%
B	660 - 699	9.25%	9.28%
C	620 - 659	12.00%	12.03%

Recreational Vehicles - Used Maximum 120 Month Term

	Score	Rate	APR
A	700+	9.25%	9.28%
B	660 - 699	10.00%	10.02%
C	620 - 659	13.75%	13.77%

Motorcycle- New/Used

Maximum 72 Month Term

(10% down required for lower rate in each tier)

	Score	Rate	APR
A	700+	4.99 - 5.75%	5.01%*
B	660 - 699	6.00 - 6.75%	6.02%*
C	620 - 659	8.85 - 10.25%	8.88%*

*APR is for lowest rate listed in each tier

Other Secured Collateral - 2015 & Newer (i.e. boat, camper, atv, trailers etc)

Maximum 72 Month Term

	Score	Rate	APR
A	700+	7.25%	7.27%
B	660 - 699	8.00%	8.03%
C	620 - 659	11.00%	11.03%
D	</=619	15.00%	15.03%

Other Secured Collateral - Used (i.e. boat, camper, atv, trailers etc)

Maximum 72 Month Term

	Score	Rate	APR
A	700+	8.00%	8.02%
B	660 - 699	8.50%	8.53%
C	620 - 659	11.25%	11.28%
D	</=619	15.25%	15.28%

Secured Loans

- ◆ Shared Secured - 3.50% APR
- ◆ CD Secured - 2.00% above CD rate, minimum of 4.0%

Unsecured Loans (Maximum 60 Month Term)

	Score	Rate	APR
A	700+	9.99%	10.02%
B	660 - 699	10.99%	11.02%
C	620 - 659	11.99%	12.02%
D	</=619	15.99%	16.02%

SHARE AND CD RATES

Updated 9/01/2016

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	\$100	.15%	.15%
Money Market Share	\$1,000 - 10,000	.15%	.150%
	\$10,001 - 25,000	.25%	.251%
	\$25,001 - 50,000	.30%	.301%
	\$50,001 and over	.35%	.351%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.30%	.301%

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.25%	.250%
9 month	\$1000	.40%	.401%
12 month	\$1000	.45%	.451%
18 month	\$1000	.50%	.501%
24 month	\$1000	.75%	.752%
36 month	\$1000	.95%	.953%
48 month	\$1000	1.15%	1.155%
60 month	\$1000	1.30%	1.306%
12 month IRA	\$1000	.50%	.501%

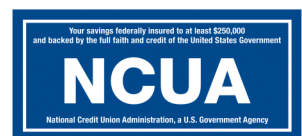
RATES QUOTED ARE SUBJECT TO CHANGE

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 2016

MEMBERS	9,221
LOANS	\$ 66,387,831
SAVINGS	\$ 80,027,935
TOTAL ASSETS	\$ 89,143,237

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



Real Estate Loan Information

Credit Management (part 1 of 3) *Understanding Your Credit Score*

First Mortgages

Foothills CU offers first mortgages. All first mortgage requests must be deferred to lending personnel for privacy & 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 9/01/2016, Prime Rate is 3.50%.

Gold Program = Prime Rate*
Combined Loan to Value = 80%

*MINIMUM FLOOR LIMIT 3.99%

Silver Program = Prime Rate**
Combined Loan to Value = 85%

Bronze Program = Prime plus .50%**
Combined Loan to Value = 90%

**MINIMUM FLOOR LIMIT 4.75%

FEES

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

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

Proper use of credit is one of the cornerstones of a financially secure life. Having good credit saves a person money through access to lower interest rates, better financing terms and easier access to cash. A large part of 'Credit Management' is knowing your credit score and understanding how your credit decisions affect your credit score positively or negatively. Below is a break down on credit scores.

Credit Scores: An Important Part of Your Credit Wellbeing

Credit scores are used in credit related decisions every day. A credit score helps you qualify for credit product and services, and is used in determining loan rates & terms.

When you apply for any kind of credit the lender wants to assess the risk they would take for giving you this credit. To make this assessment a credit report and score is pulled. Scores are determined by intricate algorithms that are used to make valuations of information on your credit report. Credit scores give an unbiased way to evaluate a consumer's credit risk.

Credit Bureaus:

There are 3 major credit bureaus that most financial institutions use to pull credit reports and scores: **Equifax, Experian, and TransUnion** (Used by Foothills CU)

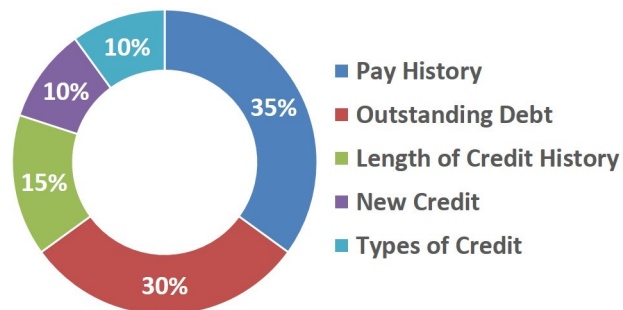
Credit bureaus store your credit data. When you get a new loan, make/miss loan payments, or use a credit card it is common for your lender to report this information to the credit bureaus. The information collected at the credit bureaus is represented in your credit report. Credit reports can be slightly different between bureaus because lenders can report to all three, one, or none of the credit bureaus.

How is a Credit Score Calculated?

There are 5 factors in a credit report that determine a Credit Score:

- **Pay History (35% of score):** Paid credit accounts on time or late
- **Outstanding Debt (30% of score):** Amount of credit and loans being used
- **Length of Credit History (15% of score):** Length of time you have had credit
- **New Credit/Inquiries (10% of score):** Credit inquiries & new accounts
- **Types of Credit (10% of score):** Mortgage, installment loans, credit cards, etc.

Credit Score Breakdown



Part 2 of this article will be in the next newsletter, and will focus on what is considered a good/bad score, credit score ranges, and credit behaviors that can have a positive or negative effect on your credit score.

We can help with your real estate loans!!!
New or Refinancing

Holiday Closures

Friday, November 11 - Veterans Day

Thursday, November 24 & Saturday, November 26 - Thanksgiving

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

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

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