

DOLLARS & SENSE

SPRING 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

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.

FCU is Your One Stop Shop For... *Refinancing Your Mortgage*

Have you thought about refinancing your home? This could be the perfect time! Interest rates are at all time lows.

Lower your payment

A new loan from Foothills CU will give you lower monthly payments putting more money in your pocket every month.

Stop paying PMI

If your original loan was for more than 80% of the purchase price or value of your home, you could be paying for Private Mortgage Insurance every time you make a payment. PMI protects the lender, and was an important factor in allowing you to get your loan. If you have enough equity, refinancing could remove that added cost.

Reduce your risk

If you have an Adjustable Rate Mortgage, refinancing now could give you a great rate for the life of your loan, and eliminate the risk of your rate and payment increasing.

Get cash

You can opt to take some of the equity in your home out as cash when you refinance. If you are looking to make home improvements or use the funds for your education, this may be a good option. We can even help you decide if this is the best option or if you should consider a home equity loan.



At Foothills Credit Union you're not put through a cookie-cutter process. We'll make sure you understand all your options, and each options rates and fees. We want you to be as comfortable with your loan as you are with your home.

When you are you ready to take this important step Foothills Credit Union, and our partner Centennial Lending, are standing by, ready to help. Call us today at 720-962-8200 or drop by our office and speak to one of our Loan Experts!

CRAZY LOW Auto Rates...

From Foothills CU & CU Direct Connect

Foothills Credit Union has teamed up with CU Direct Connect® to offer our members this incredible deal! The offer is good for new and used

Contact the Foothills Credit Union loan department at 720-962-8200 or ask your auto dealership about the CU Direct Connect program to take

Rates as low as 2.99%!

vehicles. This program will not last long.

advantage of this incredible auto loan deal!

The Official Newsletter of:





Why Throw Away Your Money?

Save with Sprint!

◆ Lakewood is the 4th most populous city in Colorado & the 172nd most populous city in the United States.

◆ As of 2008, the population of the City of Lakewood was 147,850, with 66,530 households.

◆ The suburban development of the community known as Lakewood was begun in 1889 by Charles Welch & W.A.H. Loveland, which began on Colfax Blvd.

◆ Lakewood was incorporated in 1969, and had a population of over 90,000 at the time.

◆ Over 43% of Lakewood's population is between the ages of 25-54.

◆ As of 2008 Lakewood is made up of 50% male and 50% female.

◆ Lakewood has 4 sister cities designated by Sister Cities International:

- Chester, U.K.
- Portsmouth, U.K.
- Stade, Germany
- Sutherland Shire, Australia

Join the over 1 Million credit union members nationwide that are already saving over \$90 million on their wireless plans! Foothills Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

- **10% off** most regularly priced Sprint individual service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **www.SprintSave4CU.com**
- Visit your nearest Sprint store

What are you waiting for? Start saving today!



Route 66 Extended Warranty

Peace of Mind With Your Vehicle

Foothills Credit Union has teamed up with Route 66 Extended Warranty to offer our member peace of mind when it comes to vehicle maintenance.

Route 66 Extended Warranty allows credit union members to fully cover cars, trucks and power sport vehicles beyond the standard manufacturers warranty, and do this for the life of the vehicle.

Some of the Key Benefits offered by this program include:

- **Immediate coverage**
- **No deductible (member pays only taxes, fluids and filters)**
- **30 day money-back guarantee**
- **Battery coverage (exclusive feature)**
- **Direct pay to repair facility**
- **Roadside service comes with all plans: towing, flat tire assistance, jump starting, lock-out service, fuel & fluid delivery**
- **Can be included in the loan**
- **Can be purchased outside the loan**

- **Fully Transferable**
- **Rental car benefit on all plans**
- **Open Enrollment**
- **Total loss refund**
- **Much More!**

\$0 DEDUCTIBLE ON ALL PLANS!

**NO MATTER WHERE YOU TRAVEL
IN THE UNITED STATES
OR CANADA!**

If you would like to find out more information, or would like to sign up for this program please contact the credit union loan department or visit **www.route66warranty.com**.



LOAN RATES

Updated 1/24/2011

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

Vehicle Loans - New(2010)/Used Maximum 72 Month Term

Rate	APR
A+ 4.49%	4.51%
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	3.50%
36 months	4.00%
48 months	4.25%

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 1/24/2011

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

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.40%	.401%
9 month	\$1000	.50%	.501%
12 month	\$1000	.65%	.652%
18 month	\$1000	.90%	.903%
24 month	\$1000	1.05%	1.054%
36 month	\$1000	1.25%	1.256%
48 month	\$1000	1.75%	1.762%
60 month	\$1000	2.00%	2.015%
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 - January 2011

MEMBERS 6461
 LOANS \$ 38,357,765
 SAVINGS \$ 50,764,233

TOTAL ASSETS \$ 56,019,338

**Foothills CU: Your one stop shop
for all types of lending!**



Real Estate Rate Sheet

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 one stop shop for
REAL ESTATE
LOANS!!!**

Holiday Closures

Saturday, May 28 & Monday, May 30 - Memorial Day

Saturday, July 2 & Monday, July 4 - Independence Day

Celebrate Spring at...

Invest In America

With spring comes a lot of holidays: Easter, Passover, Mother's Day, Father's Day, graduation and more. Foothills Credit Union and Invest in America can help you save with your gift-giving at LoveMyCreditUnion.org.

Need flowers for mom? The latest gadget for a dad or grad? Invest in America has money-saving offers from FTD and Shop America:

- FTD offers significant savings not only on gorgeous flowers, but also spa sets, chocolates, wine baskets and more. And if you do order flowers, FTD has their "Good as Gold" **7-Day Satisfaction Guarantee** that your flower arrangements will last at least 7 days –

guaranteed. Plus, they have same day delivery available.

- With Shop America, you can save, get cash back and have access to more than **1,200 online retailers**, including some of the largest and most popular, at great discounts. And every time you earn \$10 or more, you'll get a check as a thank you.

Get spring discount fever with Invest in America! Visit LoveMyCreditUnion.org where you can check out the latest offers and start saving today.



Join Foothills CU at the...

17th Annual Family Fire Muster

Foothills Credit Union is a proud sponsor of the **17th Annual Family Fire Muster presented by West Metro Fire Rescue**. Join us on June 11, 2011 from 9:30am - 2:00pm at Red Rocks Community College (Lakewood Campus) to enjoy fire fighting fun and life saving learning for the entire family. This is a **FREE** event!

There will be numerous activities for kids to partake in to learn about fire and first aid safety. Kids will be able to try out the hose, try on fire fighter gear, tour the big rig fire engines, learn how to crawl out of a smoke filled room, practice first aid on teddy bears and much more!

Foothills Credit Union will have a booth there giving our free toys to the kids and

free fresh popped popcorn to everyone! So join us for this day of educational fun under the sun.

Learn more about the Family Fire Muster event including directions, activities, and volunteer opportunities by visiting www.westmetrofire.org.

*Rain date June 18, 2011



"it's so hot
...it's cool"