

DOLLARS & SENSE

SPRING 2012

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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.

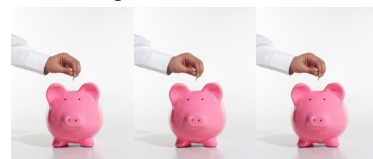
(720) 962-9420 gives our members access to their accounts anytime. Call us at (720) 962-8200 to find out how you may take advantage of the flexibility and convenience provided by these services.

Save More and Spend Less

2012 The Year of Saving!

Can you believe that we are already 3 months into 2012? I know that many of you have a new years resolution to save more money and pay off debt in 2012. 3 months in, how well are you doing at this resolution? This is a great goal, but can be hard to stick with unless you have a solid plan. Here are some tips to help you maintain and achieve your saving goals in 2012.

- ◆ **Create a Budget:** In order to save and pay down debt you need to know your financial position. To figure this out you need to set up a budget. This will tell you how much income you are bring in and how much is going out each month.
- ◆ **Cash Over Credit:** When you pay with cash you see money physically leaving you hand, which can make you more inclined to spend less. Also, by not using credit you are not adding to your credit card balance, but instead paying down the debt.
- ◆ **Pay Off Debt From Last Year:** Try to pay off all balances on short term credit like credit cards or store cards. If this is not possible try to do a balance transfer from a high rate credit card to a low rate card.
- ◆ **Stop Paying Bank Fees:** If your bank is charging you fees for anything from checking to online banking then switch over to the credit union. A credit union will give you low or no fees and low loan rates and higher investment rates.
- ◆ **The Credit Union has Online and In Store Shopping Discounts:** Foothills CU has a free cash back program on all of it's credit/debit cards. Check out which retailers are a part of this program and shop their to get cash back. Also, the CU offers big discounts with major retailers if you shop online with the Invest in America ® program.
- ◆ **Low Cost Entertainment:** You do not have to break the bank to entertain yourself or your family. Think cheap or free. In the Winter you can go sledding during the day and watch movies at home at night. In the Summer there are day hikes, visiting your local pool, library, or park and much more. Check out your Cities website which will list numerous free events in the city throughout the year.
- ◆ **Home Cooking:** You can save a lot of money by not eating at restaurants and coffee shops everyday. You can save \$4000—\$5000 a year if you cut back on eating out. Try to eat lunch out and get coffee once a week and save restaurant dining for special occasions.
- ◆ **Spring Cleaning:** Clear out the attic and garage and get rid of anything you don't need or use. Have a yard sale to earn some money or donate items and get a tax write off.



The Official Newsletter of:

Foothills
Credit Union

Tips for Saving

Mobile, Text, GPS, Phone, Online

5 Ways To Find A FREE ATM

7 Tips for Saving Cash!

- ◆ Try to save a portion of all money you get from payroll, gifts, and bonuses. Saving 10 cents on every dollar will add up.
- ◆ Make one or more savings goals and stick to them.
- ◆ Learn to make and maintain a budget. This will show how much money you receive and how much you spend.
- ◆ Spend wisely so you always have some left over to save.
- ◆ Keep your money safe by putting it in a credit union savings account.
- ◆ Get paid to save by putting money in a credit union savings, money market, or CD account. The credit union pays you dividends to keep your money in these accounts.
- ◆ Try to make some kind of deposit in your credit union savings account every month and use this account as a rainy day fund. Don't touch it for everyday purchases.

Do you know that Foothills Credit Union is part of the largest ATM network in the country? Larger than any bank network. Foothills CU offers access to over 28,000 surcharge free ATM's in the United States and Canada. This includes 9,000 deposit taking ATM's.

You can also find free ATM's at Costco®, 7-Eleven®, and Walgreens®. Just look for the logo in this article to find an ATM that is free for any Foothills debit/credit cards that you use.

Do you know that there are 5 ways to find a free ATM (not including asking a credit union employee)?



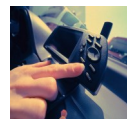
Mobile

Download the CO-OP ATM Locator App for your smartphone.



Text

Text an address, Zip Code, or City & State to 692667 (my coop) to find the nearest location.



GPS

Add the CO-OP Network ATM Locator database to your GPS devices.



Call

Call 1-888-SITE-CO-OP for locations through your phone.



Online

Visit the CO-OP Network online at www.co-opnetwork.org to get a list of near by ATM locations.

So you have multiple ways to find a surcharge free ATM near you. Remember to look for the logo below.



Foothills Credit Union \$5,000 Donation Program

Have you heard about our DONATION PROGRAM? Foothills Credit Union (FCU) in partnership with Complete Spectrum Financial Services can donate up to \$5,000 to your children's, and/or grandchildren's sports, church or other organizations programs.

We know that it can be a struggle to raise funds for your kid's, church, and non-profit programs. At the same time FCU is always looking for ways to give back to the community that has supported us for 66 years. This donation program is a great way for FCU to get involved and give back to local groups.

FCU and Complete Spectrum set up a free 60—90 minute presentation. FCU gives a short speech on the benefits of FCU membership. Then Complete Spectrum takes the rest of the time to give a presentation on savings and retirement options. At the end of

the presentation each attendee fills out a card in which they check if they are or are not interested in further discussion of products and services. There is no obligation when attending. Money will be donated for every attendee that stayed the entire time and filled out a card, earning up to \$5,000 per presentation.



The program is easy to set up. The Organization involved only has to do 3 steps:

- ◆ Pick a location to hold the presentation (i.e. school gym, church meeting hall etc.).
- ◆ Pick a date/time.
- ◆ Invite as many participants of your group/club to attend the presentation.

The more attendees your get the more money is donated. If you are interested in finding out more about this program please contact Scott McNeil (FCU President) at 720-962-8200.



LOAN RATES

Updated 3/01/2012

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

Vehicle Loans - New(2011)/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

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 3/01/2012

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	1.25%	1.256%
60 month	\$1000	1.50%	1.508%
12 month IRA	\$1000	.70%	.702%

RATES QUOTED ARE SUBJECT TO CHANGE

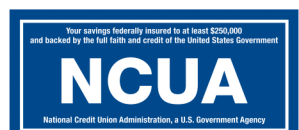
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time. 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 2012

MEMBERS 6,630
LOANS \$ 39,954,712
SAVINGS \$ 50,196,279

TOTAL ASSETS \$ 55,287,242

Foothills CU: Whether it's lending or saving, we can help!



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 3/01/2012, 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

**Do you know that
Foothills Credit Union
can refinance your
home loans?**

25% Commission Rebate when you Buy or Sell a Home!



How it works:

- 1 Contact Foothills Credit Union or Member Direct Realty for Agent referral
- 2 Get loan Prequalified through Foothills Credit Union
- 3 Go shopping and Buy or Sell your home
- 4 Receive a credit from your Realtor at closing.

It's **EASY**, it's **FREE** so **CALL TODAY!**

Example:

Member sells their home
with a sale price of \$300,000

Savings:
Commission Rebate* **\$2,250**

Member buys a home
with a purchase price of \$400,000

Savings:
Commission Rebate* **\$3,600**
(includes a 5% rebate bonus)

Total Rebate: \$5,850

To receive the 5% Rebate Bonus

1. The Same Member Direct agent must be used in the sale and purchase of the homes. The 5% will be credited on close of 2nd property.
2. The agent must receive a minimum of 5.8% commission total
3. Each property must sell for no less than \$100,000 (under \$100,000 is a flat \$500 rebate)

*Example based on 3% commission

Brought to you by



Member Direct Realty

303-815-1308

www.memberdirectrealty.com

and

Foothills
Credit Union

720-962-8200

www.foothills-cu.com

Holiday Closures

Saturday, May 26 & Monday, May 28 - Memorial Day

Wednesday, July 4 - Independence Day