

DOLLARS & SENSE

SPRING 2013

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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 Flex teller (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.

Cut Your Auto Loan Rate

Take 1/2% Off Our Low Auto Rates

SHRINK YOUR RATE

SALES EVENT

- Take **1/2% off** our low auto loan rates!
- Up to 72 Months Repayment Term

*Buy from Automotive Avenues
and finance with
Foothills Credit Union
to receive this offer!*

Offer good through April 30, 2013

Foothills
Credit Union

www.Foothills-CU.com
720.962.8200

**Automotive
Avenues**

www.AutoAves.com
303.750.5000

Your interest rate will be based on creditworthiness, loan term, and with approved credit (W.A.C.). Offer valid for purchases only, current Foothills Credit Union loans excluded. Vehicle must be purchased at Automotive Avenues and financed through Foothills Credit Union to receive the 1/2% off of the displayed Foothills Credit Union auto loan rates & APR (Annual Percentage Rate). Membership at Foothills Credit Union required to obtain loan, new members welcomed. Cannot be combined with any other offer or promotion. Promotion period runs from February 11, 2013 - April 30, 2013.

The Official Newsletter of:

Foothills
Credit Union

Spring Cleaning Shortcuts

Spring is on its way, and with warmer weather coming it usually means now is the time for some spring cleaning.

Before you start cleaning decide which areas need deep cleaning, then you can take short cuts with the other areas.

There are many new products and ways to clean a home, but there are also many cost effective old school ways that work just as well.

Hydrogen peroxide: This is a great disinfectant for many surfaces. If you mix a tablespoon with 1/4 cup water you can use it to clean fruits and vegetables (rinse after). Mix it with dish soap to disinfect the cat box or cutting boards.

Borax: Dilute and spray in the bathroom to kill mildew, let it sit in the toilet overnight and scrub out the next morning, pour it down a clogged drain with hot water to clear the clog.

Distilled white vinegar: Use on many surfaces to prevent mildew & mold, clean windows & mirrors (diluted with water), add to your wash to deodorize.

Baking soda: Mix with water to clean grout, or make it a paste to clean washable wallpaper.

*Information in this article provided by Real Simple Magazine.

Tax Refund Time!!!

Spend Your Refund Wisely

Will you be receiving an IRS tax refund this year? If so, have you thought about how you are going to spend this refund? If not, you should take some things into consideration before spending that refund. You might be tempted to spend the money on a shopping spree or vacation, but don't forget that the economy has still not fully recovered. Below are some different ideas on how to use your tax refund wisely so that you get the maximum benefit out of your money and secure your financial wellbeing.

- ◆ **Emergency Fund:** Start or increase an emergency fund. Just one unexpected financial obligation can send you into a debt spiral. Most experts say to save funds worth 6 - 8 months of your usual expenses in a easily accessible account (i.e. savings account). Saving that much can take a while so use your refund to make a significant deposit towards this fund.
- ◆ **Pay Off High-Interest Debt:** After establishing an emergency fund, the next best thing to do with a tax refund is to pay down/off your debt. If you have a lot of debt, just putting money in your savings account is like



borrowing money from yourself. Instead, pay down on any of your loans or credit cards.

- ◆ **Retirement Fund:** Put funds towards your retirement fund (IRA, 401k, Personal Pension etc). With people living longer and longer you can never put away to much for your retirement. Allow compound interest to work for you.
- ◆ **Refinance Your Mortgage:** Mortgage rates are at record lows so now is a perfect time to refinance this loan and save on your monthly payments. A refinance will include closing costs and fees, so use your refund to cover these costs.
- ◆ **Make Home Improvements:** Are you happy with your mortgage rate? Then look around the house. Improvements to the house can increase the value of the home, make life more comfortable, and can help save money on utility bills.
- ◆ **Do You Have Children?:** School tuition is becoming more expensive. It is always good to think about how you will pay for this education. Set up a 529 college savings plan for the kids.

TruStage™ Long-Term Care

Foothills CU now offers LTC Options

As a credit union member, we want you to find the best long-term care coverage available. That's why we're offering an individual long-term care insurance program through many leading insurance companies.

Long-term care insurance is coverage you may need in case of an accident, injury, chronic illness or disability that lasts for a substantial period of time, leaving you unable to care for yourself. Regular health

plans or Medicare may not be enough to protect you in these instances. Call 1-800-443-6003 to speak with a licensed Protection Representative **today!**

TruStage™ Long Term Care program is offered by TruStage Insurance Agency, LLC and underwritten by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.



LOAN RATES

Updated 3/01/2013

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

Vehicle Loans - New(2012)/Used Maximum 72 Month Term

Rate	APR
A++ 2.99%	3.00%
A+ 2.99%	3.00%
A 3.99%	4.01%
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 - 2012 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 - 2012 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 - 3.50% APR
- ◆ 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 3/01/2013

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%

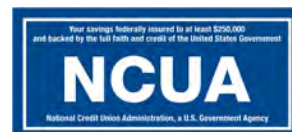
RATES QUOTED ARE SUBJECT TO CHANGE

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 - January 2013

MEMBERS	6,736
LOANS	\$ 42,619,038
SAVINGS	\$ 52,731,242
TOTAL ASSETS	\$ 58,964,385

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 3/01/2013, 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!

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* (includes a 5% rebate bonus)	\$3,600
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



303-815-1308

www.memberdirectrealty.com

and



720-962-8200

www.foothills-cu.com

Holiday Closures

Saturday, May 25 & Monday, May 27 - Memorial Day

Thursday, July 4 - Independence Day

