

# DOLLARS & SENSE

SPRING 2014

## INSIDE THIS ISSUE:

|                              |   |
|------------------------------|---|
| Low Rate, Cash Back, No Fees | 1 |
| ZOOLA!                       | 1 |
| A Bigger Network is Better   | 2 |
| "It's All Good" Auto Program | 2 |
| Colorado Fun Facts           | 2 |
| Loan & Investment Rates      | 3 |
| HOMERUN Auto Event           | 4 |
| Real Estate Rates            | 4 |
| Holiday & Other Closures     | 4 |

### 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](http://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.

## Low Rate, Cash Back, No Fees

### Foothills CU VISA Credit Card

Looking for a good credit card option? Tired of only finding cards with variable rates, monthly/yearly fees, no rewards program?

Look no further. Foothills CU offers a VISA credit card that will beat the competition. You will have worldwide purchasing power, plus the means to access cash through an extensive CO-OP ATM Network (largest in the country).

Apply for a card today and start building credit, pay off higher rate cards, or use as

an emergency line of credit!

- ♦ Fixed 10.99% APR
- ♦ **NO** monthly/yearly fees
- ♦ Cash Back Rewards (Zoola)
- ♦ Balance Transfers
- ♦ Same rate for purchases & cash back transactions
- ♦ Emergency credit line extensions
- ♦ Secured credit card options (help build credit).



## ZOOLA!!!

### Cash Back Rewards IMPROVED!

All Foothills CU debit/credit cards are automatically enrolled in Rainbow Rewards. But have you heard? Rainbow Rewards, the cash back program that puts money back in your pocket automatically, is now **Zoola**. It'll have more fun, more options, and more online power. But what will it do for your pocketbook? Plenty.

**Shopping you love:** With new user preferences, you can preselect your favorite merchants to see their offers first.

**Part marketplace, part shopping mall:** Zoola has more merchants to choose from everyday, so check often.

**On-the-go meets off-the-charts:** Take Zoola with you anytime anywhere with a new powerful mobile app.

**Online and incredible:** The new Zoola website has better search capabilities and user ratings to help you when you need it. Easy just got easier. If you've already

connected your card(s) to a Rainbow Rewards account, you don't need to do a thing to make the switch. Your account will simply roll over to become Zoola. If you haven't activated your card(s) yet, simply visit [[www.zoolarewards.com/foothills](http://www.zoolarewards.com/foothills)] to register your card(s) today.

That's the power of the new Zoola. It's time to get serious about shopping and cash back.



smart. simple. cash back.

The Official Newsletter of:



## Colorado **Fun** Facts (Part 1 of 2)

Below are some fun facts about Colorado that you may or may not know!

**Colorado:** Spanish word meaning "colored red"

**Population:** 5 million

**Nickname:** Centennial State (admitted to the Union in 1876)

**Motto:** NIL SINE NUMINE (Nothing without Providence)

**Colorado Day:** First Monday in August

**Flower:** Rocky Mountain Columbine, adopted 1899

**Bird:** Lark Bunting, adopted 1931

**Tree:** Colorado Blue Spruce, adopted 1939

**Animal:** Rocky Mountain Bighorn Sheep, adopted 1961

**Gemstone:** Aquamarine, adopted 1971

**Fossil:** Stegosaurus, adopted 1982

## When You Need an ATM

### *A Bigger Network is Better*

**W**hen you need convenient ATM access without paying a surcharge, a bigger network is better. Foothills Credit Union is pleased to belong to the CO-OP ATM network, the largest credit union owned ATM network in the United States. The CO-OP ATM network operates nearly 30,000 surcharge-free ATMs across the country for the benefit of credit union members. How convenient is that?

Anyone who's had to wander from place to place searching for an in-network ATM knows the value of more locations. CO-OP ATM network locations are found in credit union branches, 7-Eleven® stores, Costco®, Walgreens®, as well as a multitude of freestanding locations. Simply put, they're everywhere and they are always surcharge-free for Foothills Credit Union members.

What's even better than surcharge-free ATM access? How about choice? Suppose you're standing in front of an ATM that doesn't belong to the CO-OP ATM network and you really need the funds, regardless of surcharge. Your Foothills Credit Union ATM/Debit/Credit card also works at ATMs worldwide, because the CO-OP Network has links to NYCE, STAR, Cirrus, Pulse and Plus. You get the best of both worlds: the largest

network of fee-free ATMs and expanded choices when fees are not an issue.

The CO-OP ATM network isn't just bigger; it's better. It's designed strictly for the benefit of its credit union members—no collecting fees in order to turn a profit and no making money at your expense. Because credit unions and the ATM network they support are owned by members, the dividends (convenience, free access) are yours. It's the largest surcharge-free ATM network on the planet, and it belongs to you.

To find the surcharge-free CO-OP ATMs in your neighborhood, visit the credit union website and look for the CO-OP logo, use the ATM locator in the Foothills Credit Union mobile app, or download the CO-OP ATM locator app.



## "It's All Good" Youth Auto Loan

### *No Credit, Bad Credit, No Problem*

**A**re you between the ages of 18 - 24? Are you looking to buy a vehicle, but can't get financing because you have no credit or bad credit, or the only financing you can find has a very high interest rate? Let Foothills CU help you out!

"It's All Good" Youth Auto Loan Program allows people between the ages of 18 - 24 to get an auto loan without getting a credit check. So it does not matter if you have poor or no credit, Foothills CU can help.

You might be saying that sounds great, but what interest rate will be applied to this loan? There is more good news. Take advantage of this program and get a low rate of only **5.25%**, and there is no co-signer needed for the loan. Foothills CU understands that it can be

hard to build credit and get good cheap financing at a young age especially for people in school or just starting their careers and not making a lot of money.

For more information about this program or to apply for a loan contact the lending department to get started.



# LOAN RATES

Updated 3/01/2014

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

### Vehicle Loans - New(2013)/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

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

### Recreational Vehicles - 2013 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 - 2013 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)

| APR      |
|----------|
| 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 3/01/2014

| SHARE ACCOUNTS       | Minimum Balance                                                                 | Dividend Rate                | Annual Percentage Yield (APY)    |
|----------------------|---------------------------------------------------------------------------------|------------------------------|----------------------------------|
| Share Savings        | \$100                                                                           | .15%                         | .15%                             |
| Money Market Share   | \$1,000 - 10,000<br>\$10,001 - 25,000<br>\$25,001 - 50,000<br>\$50,001 and over | .15%<br>.25%<br>.30%<br>.35% | .150%<br>.251%<br>.301%<br>.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 | .70%  | .702%  |

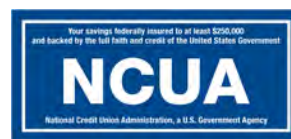
## RATES QUOTED ARE SUBJECT TO CHANGE

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 2014

MEMBERS ..... 6,828  
LOANS ..... \$ 49,464,164  
SAVINGS ..... \$ 59,032,433  
  
TOTAL ASSETS ..... \$ 65,817,300

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





## Real Estate Loan Rate Information

### 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 2/01/2014, Prime Rate is 3.25%.

**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

Check out the **LOW  
RATE** credit card at  
Foothills Credit Union!

## HOMERUN Auto Event

*Rate & Price Cut, Gas Card, and More!*

**Homerun!**  
**AUTO EVENT**

Recieve a **\$100** gas card

**\$200 off** the price of the vehicle

Take **1/2% off** our low auto loan rates

Up to **72 mo.** Repayment Term

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

Offer valid through May 15, 2014

**Automotive Avenues**  
10701 W. 6th Avenue  
Lakewood, CO 80215  
Monday - Friday 8:30am-7pm  
Saturday 8:30am-5:30pm  
[www.AutoAves.com](http://www.AutoAves.com)

**Foothills Credit Union**  
2150 S. Havana Street  
Aurora, CO 80014  
Monday - Friday 8:30am-8pm  
Saturday 8:30am-5:30pm  
303.750.5000

**Foothills Credit Union**  
7990 W Alameda Ave,  
Lakewood, CO 80226  
[www.foothills-cu.com](http://www.foothills-cu.com)  
720.962.8200

\*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 10% off Foothills Credit Union listed rates, the \$100 gas card, and the \$200 price break. \*\$200 vehicle discount on exclusive Automotive Avenues inventory only, expanded inventory excluded for vehicle discount. One gas card per purchase. Membership at Foothills Credit Union required to obtain loan, new members welcomed. Cannot be combined with any other offer or promotion. Promotion valid through May 15, 2014.

## Holiday Closures

**Saturday, May 24 & Monday, May 26 - Memorial Day**

**Friday, July 4 - Independence Day**