

DOLLARS & SENSE

SPRING 2015

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Lakewood Office

7990 W Alameda Ave
Lakewood, CO 80226

Lobby:

Monday - Friday

9:00 am - 5:00 pm

Drive-up Banking:

Monday - Friday

7:30 am - 5:30 pm

Saturday (Drive-up Only)

9:00 am - 12:00 pm

Phone# 720-962-8200

Loveland Office

746 N Cleveland Ave
Loveland, CO 80537

Lobby:

Monday - Friday

9:00 am - 5:00 pm

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.

The Dust Has Settled

The Remodel Project is Complete

Have you been inside Foothills Credit Union, Lakewood Branch, in the last few months? If you haven't you are in for a big surprise! The final stage of a remodel project, that started in the fall of 2014, was completed in March.

In the lobby you will notice new paint, carpeting, tiling, refinished counter tops, and a TV. The Member Service Department moved from the left side of the lobby to the right side. The old Member Service area is now a new loan office. The bathrooms have been completely

remodeled, all the offices received new paint and carpeting, and the member areas have new furniture.

In addition, Foothills Credit Union also did an extensive energy efficiency upgrade to the building. All the offices have been equipped with energy saving light sensors, all outside lights have been converted to LED lighting, new energy efficient insulation was put in the attic, all toilets were replaced with new water saving toilets, and much more!

It was time for an update, and we hope you enjoy the changes that have been made. We know it was dusty and loud at times and the credit union would like to thank all members for their patience and understanding during this project!

Come down and check out the new look. Free cookies, donuts, and juice on Fridays!



Insurance the Credit Union Way

Discounted Insurance Options

Foothills Credit Union is the place for auto & home insurance. That's because the credit union has the TruStage Auto & Home Insurance Program which is built on the same foundation as the credit union: great rates, excellent service, solid value.

With discounts for being a member and easy switching from your existing carrier, it's worth a quick phone call to get a quote.

These products are issued by leading companies like Liberty Mutual and Esurance. To get started just call 888-380-9287, visit our 'Helpful Links' webpage, or

call the credit union to get the contact information for our local representative, Erica Diana.

In addition to discounted auto and home insurance, the credit union also offers discounts on life, health, and AD&D insurance products.



The Official Newsletter of:



Employee of The Quarter

Congratulations Erika Morales!

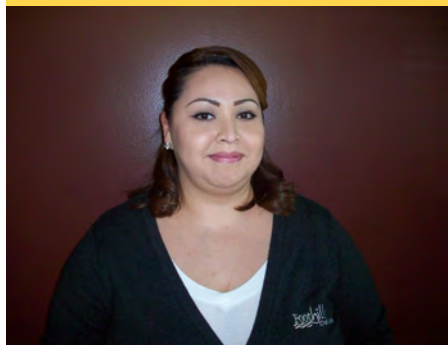
Erika has earned the first every Employee of the Quarter award which was voted on by credit union staff in the 4th quarter of 2014.

Below is a list of some reasons Erika's peers voted for her:

- * *She is always willing to help and support others.*
- * *She is very knowledgeable regarding many products, services, and processes.*
- * *She has a "members first" attitude.*
- * *She is always willing to take on tasks asked of her, even if it is not her responsibility.*
- * *She always has a smile for any member she helps.*

Below are 4 questions asked of Erika or her peers to find out a little more about her.

1. What's your favorite hobby?
 - *Reading crime mystery novels*
2. Three words that best describe Erika?
 - *Patient, funny, smart*
3. What do you like most about your job?
 - *The members and my co-workers*
4. How long have you worked at FCU?
 - *7 years*



Vehicle Repair Peace of Mind

Route 66 Extended Warranty

Foothills Credit Union offers Route 66 Extended Warranty Plans. This allows members to fully cover cars, trucks and power sport vehicles beyond the manufacturers warranty, and for the life of the vehicle.

Some benefits include:

Immediate coverage, 30 day money-back guarantee, battery coverage, direct pay to repair facility, roadside service, can be included in the loan, can be

purchased outside the loan, fully transferable, rental car benefit, open enrollment, total loss refund, and more!

For information please contact the credit union loan department or visit www.route66warranty.com.

\$0 DEDUCTIBLE ON ALL PLANS!

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

More Convenient Than a Bank

Over 5000 ATMs & 30,000 Branches

Do you know that Foothills Credit Union is part of one of the largest branching networks and the largest ATM network in the country? Larger than any bank network.

About 17 years ago credit unions got together and decided to allow each others members to bank at each others locations, and the shared branching and ATM network was formed.

CO-OP Shared Branching Network:

Foothills Credit Union members can access their account at over 5,000 locations nationwide. In Colorado there are 331 locations, which is more than double the amount of locations the largest bank has in Colorado. These locations are other credit unions.

Foothills members are able to go to almost any other credit union and access their account, check balances, deposit funds, withdrawal funds, transfer funds, pay loans, and much more.

CO-OP ATM Network:

Foothills Credit Union members have access to almost 30,000 surcharge free ATM's in the United States and Canada. This includes 9,000 deposit taking ATM's. This is the largest ATM network in the world. Bigger than any bank.

All other credit union ATMs are free for Foothills members. 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.

How does a member find a branch or free ATM?

There are 4 easy ways to find a shared branch or free ATM (not including asking a Foothills credit union employee).

Mobile Apps

Download the Foothills Credit Union mobile banking app. There is a ATM & branch locator built into the Foothills app. You can also download the CO-OP Locator App for your smartphone.

Text

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

Online

Visit the Foothills CU website and click on the CO-OP logo at the bottom of the homepage, or go directly to CO-OPs website (co-opatm.org or co-opsharedbranch.org) to get locations.

Phone

Call 1-888-SITE-CO-OP (888-748-3266) for locations through your phone.

You have multiple ways to find a shared branch or surcharge free ATM near you. Remember to look for the logos below.



LOAN RATES

Updated 3/01/2015

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

Vehicle Loans - New(2014)/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

"Its All GOOD"
Youth Auto Loan Rate
RATE: 5.25% APR: 5.27%

Recreational Vehicles - 2014 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- New(2014)/Used Maximum 72 Month Term (10% down required for lower rate in each tier)

Rate	APR
A 4.99 - 5.75%	5.01%*
B 6.00 - 6.75%	6.02%*
C 8.85 - 10.25%	8.87%*

*APR is for lowest rate listed in each tier

Other Secured Collateral - 2014 & Newer (i.e. boat, camper, atv, trailers etc) Maximum 72 Month Term

Rate	APR
A 7.25%	7.27%
B 8.00%	8.02%
C 11.00%	11.02%
D 15.00%	15.02%

Other Secured Collateral - Used (i.e. boat, camper, atv, trailers etc) Maximum 72 Month Term

Rate	APR
A 8.00%	8.02%
B 8.50%	8.52%
C 11.25%	11.27%
D 15.25%	15.27%

SHARE AND CD RATES

Updated 3/01/2015

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	.15% .25% .30% .35%	.150% .251% .301% .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 2015

MEMBERS 8,920
LOANS \$ 59,387,529
SAVINGS \$ 76,499,760
TOTAL ASSETS \$ 85,323,947

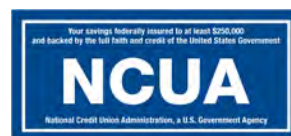
Secured Loans

- ◆ 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



Real Estate Loan Information

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 3/01/2015, 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

VISA Credit Card:
Apply today for our
10.99% credit card!

One Day SUPER Sale

1/2% Rate Cut & \$100 Gas Cards



**ONE
DAY
SUPER
SALE**

**LARGE SELECTION
OF QUALITY PRE-OWNED VEHICLES**

SATURDAY APRIL 11TH 9AM-3PM

8297 SouthPark Cir. Littleton, CO 80120



Members Receive

1/2% OFF RATE

When you purchase your next vehicle with AutoTrek.



EARLY BIRD BONUS - \$100 GAS CARD

The first 10 vehicles sold on Saturday 4/11, come with a \$100 gas card.

PRE-SALE FRIDAY APRIL 10TH

Want access to the best inventory first?

Get pre-qualified with Foothills by April 8th to attend. Friday's pre-sale will be held 4pm-7pm. \$100 gas card with every vehicle sold on 4/10.



www.autotrek.com | 303.934.5600

Holiday Closures

Saturday, May 23 & Monday, May 25 - Memorial Day

Friday, July 3 & Saturday, July 4 - Independence Day