

DOLLARS & SENSE

SPRING 2017

INSIDE THIS ISSUE:

Let Your Money Grow	1
Covered Coast to Coast	1
Credit Management (Part 3 of 3)	2
Employee of the Quarter	2
Loan & Investment Rates	3
Homerun Auto Event	4
Real Estate Rates	4
Holiday & Other Closures	4

Lakewood Office

7990 W Alameda Ave
Lakewood, CO 80226

Lobby:

Monday - Friday
9:00am - 5:00pm

Drive-up Banking:

Monday - Friday
7:30am - 5:30pm

Saturday (Drive-up Only)

9:00am - 12:00pm

Phone# 720-962-8200

Loveland Office

746 N Cleveland Ave
Loveland, CO 80537

Lobby:

Monday - Friday
9:00am - 5:00pm

Phone# 970-669-4747

www.foothills-cu.com

Night Depository, 24-hour Telephone Access, Automated Teller Machine, Mobile App, and Flex teller (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.

Let Your Money Grow

Dividend Rates Increased

Here is some exciting news!!! The credit union has **raised dividend rates** on Certificate of Deposits (CD) and Money Market Accounts. This includes all CD's from 6 months to 60 month terms, and for all 4 tiers of Money Market options.

What does this mean for our membership? **The credit union now pays you more to keep your money at the credit union.**

Whether you deposit funds in a savings, CD, or money market account the credit union pays you a dividend rate to keep your money at the credit union. Now that these rates have been increased, in 2 of

the 3 options mentioned, members have the opportunity to grow their money even further at the credit union.

In addition to the raised rates, you can also grow your money further by depositing funds in a longer term CD, or a higher balance money market account. The longer you keep funds in a CD or the more funds you put in a money market account gives you access to higher rates.

Check out page 3 of this newsletter to get the new rates and information on the credit unions various levels of CD's & money market accounts!



Covered Coast to Coast

CO-OP Shared Branching & ATM's

As a Foothills Credit Union member you have access to almost 30,000 free ATM's and over 5,300 shared branching locations nationwide (all 50 states).

What is shared branching you ask? Credit unions have joined together and created "shared" branches. You can do deposits, transfers, withdrawals, pay loans, and more just like you would at Foothills Credit Union. It is our answer to branch banking, and it is always easy to find a location.

The credit union has a locator link on our website, a locator built into the credit union mobile app, text a zip code to 91989, or you can call 1-888-748-3266 to find branches and ATM's.



The Official Newsletter of:



Employee of The Quarter

Congratulations Angela Pacheco!

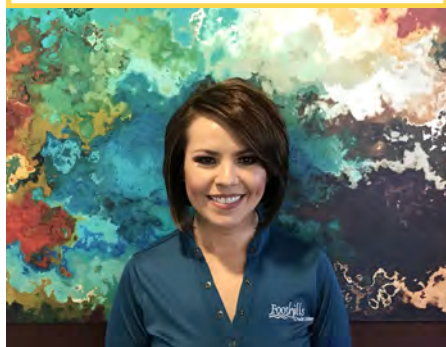
Angela is the Employee of the Quarter. This was voted on by staff in the 4th quarter of 2016. Angela is the Compliance Officer (former Lead Teller), and is located in the Lakewood branch.

Below are some reasons Angela's peers voted for her:

- * *She is a wonderful co-worker and supervisor.*
- * *Has a great personality.*
- * *Always there to help and assist staff.*
- * *Has a member first attitude.*
- * *She is friendly, kind & considerate of others!*

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

1. What's your favorite hobby?
 - *Playing golf*
2. Three words that best describe Denise?
 - *Considerate, Kind, Hard Worker*
3. What do you like most about working at the credit union?
 - *Working with our kind & supportive membership*
4. How long have you worked at FCU?
 - *16 years*



Credit Management (part 3 of 3)

Understanding Your Credit Score

Last quarter this 'Credit Management' educational series focused on what is considered a good/bad credit score, and credit score ranges. The final part of this series will focus on credit behaviors that can have a positive or negative effect on your credit score, responsibly managing your credit score, and credit score myths & facts.

Improved credit scores come from healthy credit behaviors & decisions. The best way to improve your credit score is to demonstrate healthy credit behaviors & decisions over time. Below are a few options you can follow to help improve your credit score.

- When establishing credit, pay off your credit charges in full at the end of the month and avoid carrying a balance if possible.
- Pay your bills on time.
- Keep your total credit charges well within your credit limits.
- Regularly read your credit report (checking your own credit report will not lower your score).
- Consider getting a secured credit card.
- Ask for a credit increase on a current credit card (This does not mean you should use the increased credit limit).
- Avoid having payments go to collections.
- Don't close unused credit cards, your credit score considers the age of your accounts and the longer your credit history the better.
- Have credit but manage it responsibly, having a mix of credit is a good thing as long as you are responsible with that credit.

Credit Score Facts & Myths

Don't fall for these 5 common credit myths!

Myths

- ☒ Your credit score isn't important. ➡
- ☒ A low score will stay low forever. ➡
- ☒ A general credit score is the same thing as a FICO® score. ➡
- ☒ Checking my own credit score, myself, will hurt my score. ➡
- ☒ To have a high credit score, I have to have a big income. ➡

Facts

- ☑ When applying for credit/loan your score may impact your ability to get the best rate & term. A high score could save you lots of money.
- ☑ Scores are based on a snapshot in time. Healthy credit behaviors will cause scores to improve over time.
- ☑ Not all credit scores are FICO® scores. FICO® scores are the most widely used credit scores in lending decisions.
- ☑ Checking your own scores will not hurt your score.
- ☑ Your income is not a factor in determining your credit score.

LOAN RATES

Updated 3/01/2017

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

*Add 1/2% to rate for every
5% of LTV (Loan to Value)
over 100%

"It's All GOOD"

Youth Auto Loan Rate
RATE: 5.25% APR: 5.27%

Vehicle Loans - New/Used Maximum 72 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A+++ Super Prime	800+	2.79%	2.80%
A++ Super Prime	780 - 799	2.89%	2.90%
A+ Super Prime	760 - 779	2.89%	2.90%
A+	740 - 759	2.99%	3.00%
A	720 - 739	3.49%	3.51%
B+	700 - 719	3.99%	4.01%
B	680 - 699	5.49%	5.51%
C+	660 - 679	6.49%	6.51%
C	620 - 659	11.25%	11.28%
D	<=619	15.25%	15.28%

Recreational Vehicles - 2015 & Newer Maximum 120 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	8.50%	8.53%
B	660 - 699	9.25%	9.28%
C	620 - 659	12.00%	12.03%

Recreational Vehicles - Used Maximum 120 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	9.25%	9.28%
B	660 - 699	10.00%	10.02%
C	620 - 659	13.75%	13.77%

Motorcycle- New/Used

Maximum 72 Month Term

(10% down required for lower rate in each tier)

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	4.99 - 5.75%	5.01%*
B	660 - 699	6.00 - 6.75%	6.02%*
C	620 - 659	8.85 - 10.25%	8.88%*

*APR is for lowest rate listed in each tier

Other Secured Collateral - 2015 & Newer (i.e. boat, camper, atv, trailers etc)

Maximum 72 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	7.25%	7.27%
B	660 - 699	8.00%	8.03%
C	620 - 659	11.00%	11.03%
D	<=619	15.00%	15.03%

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

Maximum 72 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	8.00%	8.02%
B	660 - 699	8.50%	8.53%
C	620 - 659	11.25%	11.28%
D	<=619	15.25%	15.28%

Secured Loans

◆ Shared Secured - 3.50% APR

◆ CD Secured - 2.00% above CD rate, minimum of 4.0%

Unsecured Loans (Maximum 60 Month Term)

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	9.99%	10.02%
B	660 - 699	10.99%	11.02%
C	620 - 659	11.99%	12.02%
D	<=619	15.99%	16.02%

SHARE AND CD RATES

Updated 3/01/2017

<u>SHARE ACCOUNTS</u>	<u>Minimum Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Share Savings	\$100	.15%	.15%
Money Market Share	\$1,000 - 10,000 \$10,001 - 25,000 \$25,001 - 50,000 \$50,001 and over	.20% .30% .35% .40%	.200% .300% .350% .401%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.30%	.301%

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.35%	.350%
9 month	\$1000	.50%	.501%
12 month	\$1000	.55%	.551%
18 month	\$1000	.60%	.601%
24 month	\$1000	.85%	.853%
36 month	\$1000	1.10%	1.105%
48 month	\$1000	1.30%	1.306%
60 month	\$1000	1.45%	1.458%
12 month IRA	\$1000	.55%	.551%

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.

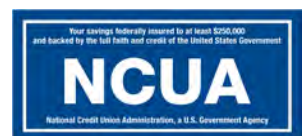
FINANCIAL SNAPSHOT - January 2017

MEMBERS 9,172
LOANS \$ 68,701,779
SAVINGS \$ 84,536,605

TOTAL ASSETS \$ 93,603,506

- Overdraft Protection - 16.00APR

- 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. As of 3/01/2017, Prime Rate is 3.75%.

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

Homerun Auto Event

Foothills CU & Auto Aves Team Up

Homerun!
Auto Event

72
Months
Repayment

\$200
OFF
Vehicle Price

Receive a
\$100
Gas Card

1/2% OFF
Our Low
Auto Loan Rates

FREE
Oil Change

Buy now with Auto Aves and finance through
Foothills Credit Union to receive this offer!*

Offer valid through June 30, 2017

Foothills
Credit Union

7990 West Alameda Avenue
Lakewood, CO 80226
720.962.8200

746 North Cleveland Avenue
Loveland, CO 80537
970.669.4747

Foothills-CU.com

AutoAves
WE CARE

10701 West 6th Avenue
Lakewood, CO 80215
303.750.5000

AutoAves.com

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 Auto Aves and Financed Through Foothills Credit Union to receive the 1/2% off Foothills Credit Union listed rates, the \$100 gas card, \$200 price break, and free oil change. *\$200 vehicle discount on exclusive Auto Aves 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 June 30, 2017

VISA Secured Credit Card

A perfect tool to help build your credit!

Holiday Closures

Saturday, May 27 & Monday, May 29 - Memorial Day
Tuesday, July 4 - Independence Day