

DOLLARS & SENSE

SUMMER 2011

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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 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.

Member Appreciation Day!!!

Free Food, Fun & Prizes

Friday, July 29

Mark your calendars and come on down to the main office of Foothills Credit Union to enjoy **FREE** food, fun & prizes as we thank and celebrate you, the member! This event will start at 9:00am and go till 3:00pm.

FOOD:

- ◆ 9:00am - 11:00am: Donuts & Coffee
- ◆ 11:00am - 3:00pm: Grilled hamburgers/hot dogs, chips, soda, water etc.

FUN:

- ◆ All Day: Enter a raffle for prizes
- ◆ 11:00am - 3:00pm: Automotive Avenues will have some nice looking display cars to check out on site.
- ◆ Noon - 3:00pm: Face Painting & Balloon Animals for the kids!

So plan on joining us as we recognize, celebrate, and say thank you to the most important part of the credit union, the member. Foothills Credit Union is a strong and thriving community financial institution because of our members.

FREE Lunch for ALL!!!



Foothill CU System Upgrade

Closure Dates & Details to Know

Foothills Credit Union is very excited to be upgrading and transitioning to a new and improved banking system to help better serve our members. There will not be access to some of our banking services during this transition. The details of this down time are listed to the right. Please contact the credit union with any questions.

Friday, September 9 (starting at 6pm) thru Monday, September 12 (ending at 8am) there will not be access to Foothills CU:

- ◆ Shared Branching network
- ◆ Flex teller online banking
- ◆ 24/7 Audio Response phone banking
- ◆ CO-OP ATM network

The Official Newsletter of:



The Credit Union Difference!

Credit Unions vs. Banks (Part 1 of 2)

1. Ownership

◆ **Credit Unions** are owned by their members. If you have an account then you have a share of ownership in the CU. This means you are an owner of the CU, not just another account#.

◆ **Banks** have owners which are usually a group of investors. The goal of the bank is to make a profit for their small group of owners.

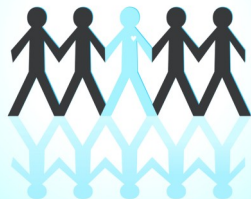
2. Decisions & Operations

◆ **Credit Unions** are democracies at work. Every member can vote to elect the board of directors, which are all volunteers and do not make a profit from the CU.

◆ **Banks** are run by their investors, who have the only voice in the decision making and operations of the institution.

Credit unions and banks exist to provide financial products and services. After that their similarities end and the differences that make credit unions unique and a better choice begin to show!

**to be continued in next quarters newsletter.*



dare to be different

SUNsational Summer of Savings!

A HOT Auto Loan Event

Right Now! If you purchase a vehicle from Automotive Avenues and finance the purchase with Foothills Credit Union you will receive this HOT offer!!!

- ➔ Rates as low as **3.49% APR***
- ➔ up to **72** months repayment term
- ➔ **\$200** off the sticker price**
- ➔ **\$100** Visa® Cash Card
- ➔ **Free** oil change

Automotive Avenues has a great selection of vehicles and a friendly staff to help you find the exact vehicle you want. Foothills Credit Union is here to make financing that vehicle as seamless as possible with a great low rate!

This is a truly a SUNsational offer that should not be passed up. Hurry in, this offer lasts until September, 9 2011. Contact Foothills CU for further details.

*APR = Annual Percentage
**Exclusive Auto Aves Inventory



What is Shared Branching?

4,300 Locations to Access Your Account

Shared branching offers convenience and expanded service to Foothills Credit Union members. The concept is simple - members can access their accounts and take advantage of nearly all traditional branch services at over **4,300** participating locations nationwide. In order to perform transactions at a shared branching location, a member will need their credit union account number and photo identification.

Shared branching is ideal for members who travel on business or pleasure, have children away at college, or relocate out of state - for any situation, it's easy and convenient. When looking for a shared branching location, look for the CU Swirl Logo (pictured right). Please visit www.cuservicenetwork.com, call 1-800-919-2872 (CUSC), or download the iPhone app to find a location near you. You can also download branches to your GPS device.

The following are some of the services available at shared branching locations:

- **Deposit and withdrawals**
- **Transfers between accounts**
- **Account/loan inquiries**
- **Loan payments**
- **Money orders/gift cards**
- **Statement printouts**
- **Extended hours of access**
- **And many more**

CUSN credit union service network®



LOAN RATES

Updated 5/20/2011

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

Vehicle Loans - New(2010)/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

SUPER PRIME

24 months	3.50%
36 months	4.00%
48 months	4.25%

Recreational Vehicles - 2010 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 - 2010 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 5.0%

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 3/16/2011

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	\$100	.15%	.15%
Money Market Share	\$1,000 - 10,000	.25%	.251%
	\$10,001 - 25,000	.35%	.351%
	\$25,001 - 50,000	.40%	.401%
	\$50,001 and over	.40%	.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	1.50%	1.508%
60 month	\$1000	1.80%	1.812%
12 month IRA	\$1000	.70%	.702%

RATES QUOTED ARE SUBJECT TO CHANGE

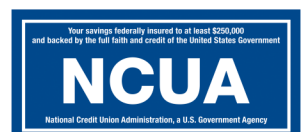
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time. 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 - April 2011

MEMBERS 6,481
 LOANS \$ 38,178,378
 SAVINGS \$ 50,569,159

TOTAL ASSETS \$ 56,010,620

**Foothills CU: When it comes to
lending we are here to serve you!**



Real Estate Rate Sheet

Notice of Privacy Practices

For Foothills CU Members

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 9/08/2010, 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

Foothills Credit Union -
When it comes to
REAL ESTATE LOANS,
we are your answer!!!

Facts: What Does Foothills Credit Union Do With Your Personal Information?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include Social Security Number, Account balances & payment history, Transaction history, Credit history & credit scores, and Overdraft history.

How? All financial companies need to share customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers personal information; the reasons Foothills Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does FCU Share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and service to you	Yes	No
For joint marketing with other financial companies-	Yes	Yes
For our affiliates' everyday business purposes- information about your transactions & experiences	Yes	No
For our affiliates' everyday business purposes- information about your credit worthiness	Yes	No
For non-affiliates' to market to you-	No	We don't share

How does Foothills Credit union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Foothills Credit Union collect my personal information?

We collect your personal information, for example, when you open an account, pay your bill(s), apply for a loan, make a wire transfer, use your credit/debit card, and make deposits/withdrawals from your account. We also collect your personal information from others, such as credit bureaus and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- * sharing for affiliates' everyday business purposes - information about your credit worthiness
- * affiliates' from using your information to market to you
- * sharing for non-affiliates' to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions:

Affiliates - Companies related by common ownership or control. They can be financial & non-financial companies. These include Credit Union Service Network (CUSN), CO-OP Financial Services (CO-OP), Pemco, Centennial Lending.

Non-affiliates - Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint Marketing - A formal agreement between non-affiliated financial companies that together market financial products or services to you: CUNA Mutual Group

Other Important Information: Your Responsibility to Protect Information - As long as there is fraud and identity theft in the financial industry, so will the credit union require our members to reasonably assist in the fight against it. While the credit union is committed to protecting the privacy of its members, there are certain things that you should do that will help. For instance, in order to protect the transmission of your information sent through e-mail, messages should be sent through our secure server through our online banking service. In connection with any passwords or PIN information, you should keep that information confidential and in a separate location away from your computer, your wallet, or with any card. Please use caution when disclosing any account numbers, social security numbers or other information to other persons if someone calls you.

Questions:

Call 720-962-8200 or go to www.foothills-cu.com
 7990 W Alameda Ave, Lakewood, CO 80226

Holiday & Other Closures

Saturday, September 3 & Monday, September 5 - Labor Day

Monday, October 10 - Columbus Day

Saturday, September 10 - Computer Hardware Conversion