

# DOLLARS & SENSE

SUMMER 2012

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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](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.

## Member Appreciation Day!!!

### Free Food, Fun & Prizes

### Friday, July 20

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:

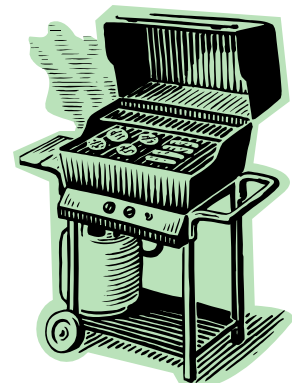
- ◆ 9:00am - 11:00am: Donuts & Coffee
- ◆ 11:00am - 3:00pm: Grilled hamburgers/ hot dogs, chips, soda, water etc.

#### 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, you, the member. Foothills Credit Union is a strong and thriving community financial institution because of our members. Thank You!

### FREE Lunch for ALL!!!



## Talk About Savings!!!

### Sprint Credit Union Member Discount

♥ [lovemycreditunion.org](http://lovemycreditunion.org)

### talk about savings.

say hello to the Sprint Credit Union Member Discount.

- ◆ **10% off\*** select regularly priced Sprint service plans
- ◆ **15% off\*** select regularly priced Sprint business service plans
- ◆ Waived activation fee on new activations
- ◆ Waived upgrade fee



Click [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint)  
Call **877.SAVE.4.CU.** (877.728.3428)  
Visit your local Sprint retail location.

Tell them you're a  
**Credit Union Member**  
to get this exclusive offer.

Ask them to be attached to the  
**NACUC\_Z2M Corporate ID.**

2012 Sprint Item #900-13 ©2012 CU Solutions Group 03/12 567

\*Application of discount requires 2-year contract extension on existing plans.  
Verification of membership is required at time of activation/upgrade.  
Discount does not apply to secondary lines.

All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.  
For a complete update on the rules of the Sprint Credit Union Member Discount program,  
please visit [www.lovemycreditunion.org/Sprint](http://www.lovemycreditunion.org/Sprint).

The Official Newsletter of:



## Summer Time Fun Time!!!

Foothills CU loves to sponsor fun summer community events. Below is a list of some events you can find us at!!!

- ◆ **Denver Federal Center Farmer's Market**  
Every Thursday  
June 14 - Mid September  
11am - 1pm  
Denver Federal Center  
(6th Ave & Kipling)  
Open to the Public
- ◆ **Lakewood On Parade Fireworks Festival**  
Tues, July 3  
3pm - 10pm  
Jeffco Sports Stadium (6th Ave & Kipling).  
This is Lakewood's 4th of July event with live music, food, beer, carnival rides, and Fireworks!!!
- ◆ **Bear Creek Lake Park Summer Concert featuring Soul Sacrifice (Santana Tribute Band)**  
Sat, Jul 21  
6 p.m. - 10 p.m.  
Bear Creek Lake Park  
14620 W. Morrison Rd.,  
Lakewood CO 80465
- ◆ **West Metro Fire Rescue Family Fire Muster**  
Sat, September 29  
9:30am - 2pm  
West Metro Fire Training Center (3535 S Kipling St, Lakewood, CO 80235)
- ◆ **Lakewood Cider Day's**  
Sat & Sun, October 6 & 7  
10am - 5pm  
Lakewood Heritage Center (801 S Yarrow St, Lakewood, CO 80226)

# Savings Safari Club

## Credit Union Youth Accounts

**Want to get your children interested in saving? Take them on a Savings Safari!**

### Ages 0 -13

The Savings Safari Club provides a fun way for children age 13 and under to learn good money management skills. Children will enjoy learning about saving and making credit union transactions, especially with the fun Savings Safari Club animals, colorful materials, and stimulating activities. Over the years this will hopefully keep your child interested in practicing good money management habits.

### How It Works

All you need to get your child started in the Savings Safari Club is \$5. Along the way, they will receive gifts and incentives to continue growing in their saving habits. Here's how it works:

- ◆ Open a youth savings account with \$5
- ◆ Your child receives Saving Safari gifts to celebrate the new account
- ◆ Your child receives a savings coin book
- ◆ Your child can bring in their piggy bank and feed "Rosie the coin counter" and deposit these funds in their Savings Safari account.

### Birthday Recognitions

In celebration of your child's birthday, we mail vouchers that can be deposited as money into your child's savings account. Vouchers are worth \$1 per year of age up to age 5, then vouchers are worth \$5 from ages 5 - 13.



# More Than Just Banking

## Foothills CU Convenience Services

**D**o you know that Foothills CU offers much more than just normal banking services to its members? Foothills CU has many additional convenient services that you may not be aware of. Below a list of some of these services that members can take advantage of.

- ◆ Free 24/7 telephone banking
- ◆ Free Online Banking
- ◆ Free Online Bill Pay
- ◆ Direct Deposit
- ◆ Payroll deduction
- ◆ Family membership (members extended family are all eligible to join no matter where they live or work)
- ◆ Free Notary Services
- ◆ NADA new/used auto services
- ◆ Immediate postings of deposits
- ◆ ACH/electronic funds transfer
- ◆ Saturday hours
- ◆ Over 28,000 Free ATM's (CO-OP)
- ◆ Over 4,500 credit union service center

branches (190 in Colorado)

- ◆ Discounts on Auto, Home & Life Insurance
- ◆ Medicare insurance options
- ◆ Auto extended warranty options
- ◆ Rainbow Rewards - cash back program on all FCU debit & credit cards
- ◆ "Invest In America" member benefits includes discounts on:
  - ◇ Sprint mobile services
  - ◇ Dell Computers
  - ◇ FTD.com
  - ◇ Direct TV
  - ◇ GM vehicles
  - ◇ Online shopping mail
  - ◇ And much more

As you can see Foothills CU has a lot more to offer than loans and savings accounts. Check out more benefits on our website or call the credit union directly.



# LOAN RATES

Updated 6/01/2012

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

### Vehicle Loans - New(2011)/Used Maximum 72 Month Term

Rate	APR
A++ 2.99%	3.00%
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%  
A++ = 800+ Score  
\*Add 1% for 84 Month Term

### Recreational Vehicles - 2011 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 - 2011 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 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 6/01/2012

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	1.25%	1.256%
60 month	\$1000	1.50%	1.508%
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 2012

MEMBERS ..... 6,667  
 LOANS ..... \$ 39,860,155  
 SAVINGS ..... \$ 51,580,347  
 TOTAL ASSETS ..... \$ 57,307,375

Whether it's lending or saving,  
Foothills CU can help!!!



## 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 6/01/2012, 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

# Notice of Privacy Practices

## For Foothills CU Members

### 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?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and service to you	Yes	No
<b>For joint marketing with other financial companies-</b>	Yes	Yes
<b>For our affiliates' everyday business purposes-</b> information about your transactions & experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your credit worthiness	Yes	No
<b>For non-affiliates' to market to you-</b>	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](http://www.foothills-cu.com)  
7990 W Alameda Ave, Lakewood, CO 80226

Do you know that  
Foothills Credit Union  
can refinance your  
home loans?

### Holiday Closures

Saturday, September 1 & Monday, September 3 - Labor Day  
Monday, October 8 - Columbus Day