

# DOLLARS & SENSE

SUMMER 2013

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## 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

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 26

Mark your calendars and come on down to 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 until 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!!!



## Have You Experienced Our... *Foothills CU Credit Card?*

Foothills Credit Union offers a VISA credit card that stands up to the competition. It gives you worldwide purchasing power plus the means to access cash through the extensive CO-OP ATM network (the largest in the country with 28,000 free ATM's). Additional features include:

- ◆ **A LOW 10.99% interest rate**
- ◆ **NO monthly/annual fees**
- ◆ **Balance transfers**

- ◆ **Cash back rewards**
- ◆ **The same rate for purchases & cash back transactions**
- ◆ **Emergency credit line extensions**
- ◆ **Secured credit card options**

Pick up an application or apply online today! Start building your credit, pay off higher rate cards, or use it as an emergency line of credit!

The Official Newsletter of:



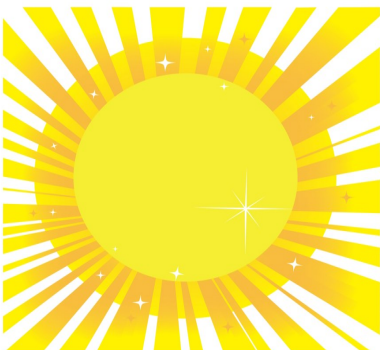
## Summer Sun Safety Tips

Warmer weather is here and for many people that means spending more time in the sun. Below are some sun safety tips:

- \* Apply sunscreen at least 15 minutes before sun exposure.
- \* Although people with pale skin and light hair are most vulnerable, people of every shade are susceptible to sunburn and skin cancer.
- \* Keep infants under 6 months old out of the sun.
- \* There is no sunscreen that stops all UV rays. Limit sun exposure, especially between 10am and 2pm, when the sun's rays are the strongest.
- \* Even on overcast or cloudy days be cautious, UV rays can still penetrate cloud cover.
- \* Bright surfaces, like white sand, are good reflectors of UV and can double your UV exposure.
- \* Air is cleaner and thinner at higher altitudes, so UV exposure is greater at higher altitudes, like when you are in the mountains.
- \* Reapply sunscreen at least every 2 hours; more often if you are swimming or sweating.
- \* A variety of factors cause different amounts of UV radiation to reach different parts of the Earth. You can find the UV radiation strength on a given day, by zip code, at a UV Index report online. The EPA and National Weather Service are two organizations that provide this information.

Have fun in the sun this summer, but make sure you do it safely and protect yourself from the sun!

*\*Information provided by the U.S. FDA.*



## Refer a Friend/Family Member... Make Some \$\$\$!

### Special Member Offer!!!

Refer a friend/family member  
and  
Make some



Refer a friend/family member,  
and if they open a new account you  
receive **\$50** & they receive **\$50!!!**

The more you refer  
the more **\$\$\$** you make!!!



**\*\*A Savings & Checking account with a Debit Card must be opened to receive this offer.\*\***

*The U.S. Patriot Act Requires all financial institutions to obtain, verify, and record information for each person who opens an account. We will ask for a name, address, date of birth, and other information that will allow us to identify you. We will ask to see a driver's license or other identifying documents. The individual opening the new account must be a new member. In order to receive the \$50 bonus the account must be opened on or before August 30, 2013, and the account must remain open for at least 6 months or the bonus will be revoked. The bonus will be received within 30 days of account opening.*

# LOAN RATES

Updated 6/01/2013

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

### Vehicle Loans - New(2012)/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 - 2012 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 - 2012 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 6/01/2013

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	\$100	.15%	.15%
Money Market Share	\$1,000 - 10,000	.15%	.15%
	\$10,001 - 25,000	.25%	.25%
	\$25,001 - 50,000	.30%	.30%
	\$50,001 and over	.35%	.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%

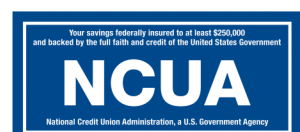
### RATES QUOTED ARE SUBJECT TO CHANGE

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 - April 2013

MEMBERS .....	6,804
LOANS .....	\$ 43,244,740
SAVINGS .....	\$ 54,583,935
<b>TOTAL ASSETS .....</b>	<b>\$ 61,009,071</b>

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



## Real Estate Rate Information

# 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 6/01/2013, Prime Rate is 3.25%.

Bronze Program = Prime plus (+) .50%

Silver Program = Prime

CURRENT RATE= 3.75%<sup>\*\*\*</sup>/3.25%<sup>\*\*\*</sup>

**\*\*\*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

#### 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

## Refinance your home loans with Foothills Credit Union!

### Holiday Closures

Saturday, August 31 & Monday, September 2 - Labor Day

Monday, October 14 - Columbus Day