

DOLLARS & SENSE

SUMMER 2014

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Hours

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# & Website:

720-962-8200

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 25

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 2:30pm.

FOOD:

- ◆ 9:00am - 11:00am: Donuts & Coffee
- ◆ 11:00am - 2:30pm: Grilled hamburgers/hot dogs, chips, soda, water etc.

FUN:

- ◆ All Day: Enter a raffle for prizes
- ◆ 11:00am - 2:30pm: Automotive Avenues will have some nice looking display cars to check out on site.
- ◆ Noon - 2:30pm: 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!!



Rate Cuts & Extra Dividends!

Golden Nugget Checking

Most members know about Foothills CU's free checking. Do you know that the credit union offers another checking account that gives rate cuts on loans and pays dividends? Let us introduce you to the **GOLDEN NUGGET CHECKING ACCOUNT**:

- ◆ **Earn dividends on your balances over \$500 (paid quarterly).**

- ◆ **Receive .25% interest reduction on all fixed rate loan products for which you are approved (overdraft & real estate loans are exempt).**

The only requirement to earn the two benefits is a balance of \$500 must be kept in the account. Almost anyone is eligible for this account. Just contact the credit union and ask for the Golden Nugget Checking Account.

The Official Newsletter of:



Colorado **Fun Facts** (Part 2 of 2)

Below are some fun facts about Colorado that you may or may not know!

Grass: Blue Grama, adopted 1987

Folk Dance: Square Dance, adopted 1992

Fish: Green Cutthroat Trout, adopted 1994

Insect: Colorado Hairstreak Butterfly, adopted 1996

Mineral: Rhodochrosite, adopted 2002

Rock: Yule Marble, adopted 2004

Songs: "Where the Columbines Grow" by A.J. Fynn, adopted 1915 & "Rocky Mountain High" by John Denver, adopted 2007

Reptile: Western Painted Turtle, adopted 2008

Winter Recreational Sports: Skiing & Snowboarding, adopted 2008

Amphibian: Western Tiger Salamander, adopted 2012

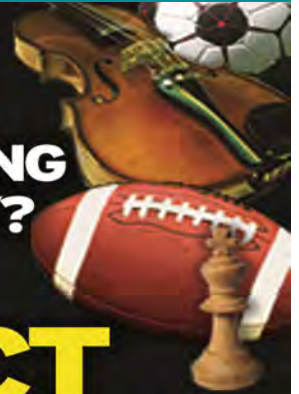
Summer Heritage Sport: Pack Burro Racing, Adopted 2012

A Fundraising Alternative

Donations Up to \$5000!!!

**HAS FUNDRAISING
GIVEN YOU THE BLUES?
TIRED OF BUYING & SELLING
THINGS TO RAISE MONEY?**

**WE HAVE
THE PERFECT
ALTERNATIVE
TO FUNDRAISING!**



**>>> CALL US AT 303.922.4309
TO FIND OUT HOW**

WE CAN DONATE UP TO

\$5,000

**TO YOUR SCHOOL, CHURCH
AND/OR SPORTS TEAM <<<**



**COMPLETE
SPECTRUM
FINANCIAL SERVICES**

**Foothills
Credit Union**

Talk About Savings...

Sprint Credit Union Member Discount

♥ lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.



Use your QR code reader to scan here and get the free Invest in America app to validate your credit union membership.

For business accounts, visit a Sprint store. To find a location near you, go to www.sprintstorelocator.com.

save
10%

or

save
15%

on select regularly priced personal service plans*
Use Corporate ID: NACUC_IDS_22M

on select regularly priced business accounts*
Use Corporate ID: NACUC_IDS_22M

Plus • Waived activation fee on new lines (Up to \$36 in savings)
• Waived upgrade fee (Up to \$36 in savings)

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation. 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/print.

Sprint

Call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to either Corporate ID to start saving today!

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LOAN RATES

Updated 6/01/2014

Addendum "AA" to Loanliner Agreement

APR = Annual Percentage Rate

Vehicle Loans - New(2013)/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

"It's All GOOD"
Youth Auto Loan Rate
RATE: 5.25% APR: 5.27%

Recreational Vehicles - 2013 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 - 2013 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 6/01/2014

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

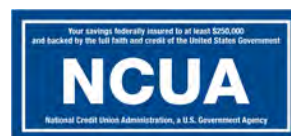
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time. 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 - April 2014

MEMBERS 6,897
LOANS \$ 50,746,794
SAVINGS \$ 59,665,255

TOTAL ASSETS \$ 67,092,419

Have a high rate loan? Refinance it with Foothills CU and Save \$



Real Estate Loan Rate Information

First Mortgages

Foothills CU does offer 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 6/01/2014, 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

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?
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

Checking that PAYS!
Ask about the "Golden Nugget" Checking Acct.

Holiday Closures

Saturday, August 30 & Monday, September 1 - Labor Day
Monday, October 13 - Columbus Day