

DOLLARS & SENSE

SUMMER 2015

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Lakewood Office

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# 720-962-8200

Loveland Office

746 N Cleveland Ave
Loveland, CO 80537

Lobby:

Monday - Friday

9:00 am - 5:00 pm

Phone# 970-669-4747

www.foothills-cu.com

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

Member Appreciation Day!!!

FREE Food, Fun & Prizes

Friday, July 17

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 free 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!

***The listed schedule is for the Lakewood Branch only. The Loveland Branch will also have free lunch & raffle prizes. Any other Loveland Branch activities will be announced at a later date.

FREE Lunch for ALL!!



Shocked by the Credit Card Bill!

Foothills CU Can HELP

Do you feel shocked and upset when you see your credit card company's:

- ✗ High variable interest rates
- ✗ Higher rates for balance transfers & cash advances
- ✗ Annual card fee
- ✗ Transfer fees
- ✗ High late payment fees



If so you should consider the Foothills CU VISA® credit card, which has:

- ✓ Low, non-variable rate = **10.99%**
- ✓ Same rate for purchases, balance transfers, and cash advances = **10.99%**
- ✓ No annual fee
- ✓ No transfer fees
- ✓ Low late payment fee



The Official Newsletter of:



Employee of The Quarter

Congratulations Heidi Shannahan!

Heidi has earned the Employee of the Quarter award which was voted on by credit union staff in the 1st quarter of 2015.

Below is a list of some reasons Heidi's peers voted for her:

- * *She is always hard at work.*
- * *She is very knowledgeable regarding all loan products.*
- * *She is always available to help members or staff with loan questions.*
- * *She is a go getter, always looking for ways to help members.*
- * *She is nice & courteous to all members she helps.*

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

1. What's your favorite hobby?
 - *Collecting fairy figurines*
2. Three words that best describe Heidi?
 - *Friendly, patient, fun*
3. What do you like most about your job?
 - *Helping our members*
4. How long have you worked at FCU?
 - *14 years*



Tired of Costly Cell Phone Bills?

Sprint Credit Union Member Discount

Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this ... Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC_ZZM.



Have An Old 401(k) or IRA?

Consider a Rollover With a Bonus

Complete Spectrum (CS) is a community partner of Foothills Credit Union, and provides members financial planning resources for free.

Do you have an old 401(k) or IRA from a previous employer? Do you want to make sure you have the proper retirement plan in place? Are you looking for asset protection? Are you interested in safe money or S.M.A.R.T money products?

If you answered yes to any of these questions you should give CS a call today for free financial planning.

Also ask about the donation program for non-profits, schools, and community groups.

A large green 3D dollar sign is the central focus. To its right, text reads: "WANT TO GIVE YOUR OLD 401(K) OR IRA AN 11.26% GUARANTEED FIRST YEAR YIELD?". Below this, a combination lock is shown with the number 1126. At the bottom, text says: "This offer is for a limited time only so call Kevin Coffey to find out how at 303-922-4309." The Complete Spectrum Financial Services logo is in the bottom right corner. A small disclaimer at the very bottom reads: "This yield assumes that 100% of premium is allocated to fixed value at 1.15% plus 10% premium bonus for issue ages between 0-80. 1st year only. Assumes no withdrawals. Surrender charges apply to withdrawals in excess of penalty-free amount and early surrenders. Caps and asset fee rates may also apply. If applicable, LIBR fees will reduce contract value. Yield in subsequent years may change. Guarantees based on financial strength and claim paying ability of company."

LOAN RATES

Updated 6/01/2015

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

Vehicle Loans - New(2014)/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 - 2014 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- New(2014)/Used Maximum 72 Month Term

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

Rate	APR
A 4.99 - 5.75%	5.01%*
B 6.00 - 6.75%	6.02%*
C 8.85 - 10.25%	8.87%*

*APR is for lowest rate listed in each tier

Other Secured Collateral - 2014 & Newer (i.e. boat, camper, atv, trailers etc)

Rate	APR
A 7.25%	7.27%
B 8.00%	8.02%
C 11.00%	11.02%
D 15.00%	15.02%

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

Rate	APR
A 8.00%	8.02%
B 8.50%	8.52%
C 11.25%	11.27%
D 15.25%	15.27%

SHARE AND CD RATES

Updated 6/01/2015

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	.25%	.250%

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 2015

MEMBERS 8,993
LOANS \$ 60,006,544
SAVINGS \$ 76,940,447

TOTAL ASSETS \$ 85,907,726

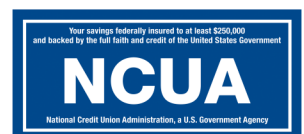
Secured Loans

- ◆ 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



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. Effective 6/01/2015, 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

VISA Credit Card:
Apply today for our
10.99% credit card!

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, you 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 Closures

Saturday, September 5 & Monday, September 7 - Labor Day
Monday, October 12 - Columbus Day

