

# DOLLARS & SENSE

SUMMER 2016

## INSIDE THIS ISSUE:

Member Appreciation Day	1
Potential to Save \$100's	1
EMV Chip Cards Have Arrived	2
Employee of the Quarter	2
Loan & Investment Rates	3
Notice of Privacy Practices	4
Real Estate Rates	4
Holiday & Other Closures	4

### Lakewood Office

7990 W Alameda Ave  
Lakewood, CO 80226

#### Lobby:

**Monday - Friday**  
9:00am - 5:00pm

#### Drive-up Banking:

**Monday - Friday**  
7:30am - 5:30pm

#### Saturday (Drive-up Only)

9:00am - 12:00pm

Phone# 720-962-8200

### Loveland Office

746 N Cleveland Ave  
Loveland, CO 80537

#### Lobby:

**Monday - Friday**  
9:00am - 5:00pm

Phone# 970-669-4747

[www.foothills-cu.com](http://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 29

**M**ark 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!!**



## Potential to Save \$100's

*TruStage® Insurance Options*

**W**hen was the last time you compared your current auto & home insurance rates to other options? Do you know if you are getting a good deal?

Do you know that Foothills Credit Union offers auto & home insurance at a discount? You get a discount just for being a member.

- Auto Insurance Discount = 10%
- Home Insurance Discount = 5%

Recently, an employee of the credit union received a quote over the phone in 10 minutes, was able to **save almost \$1000 a year** on his auto & home insurance, and was able to convert to this new insurance with just a couple clicks online.

Visit our website or call us and ask about TruStage® Insurance.



The Official Newsletter of:



## Employee of The Quarter

### Congratulations Denise O'Neill!

Denise is the Employee of the Quarter. This was voted on by staff in the 1st quarter of 2016. Denise is a Member Service Representative, and is located in the Lakewood branch.

Below are some reasons Denise's peers voted for her:

- \* *Always professional with all members.*
- \* *Always willing to teach others new procedures.*
- \* *She is very productive.*
- \* *She is the go to person for all member service questions.*
- \* *Very focused & smart worker.*

Below are 4 questions to find out more about Denise.

1. What's your favorite hobby?
  - *Spending time with family*
2. Three words that best describe Denise?
  - *Supportive, Attentive, Thoughtful*
3. What do you like most about working at the credit union?
  - *Interacting with and helping members*
4. How long have you worked at FCU?
  - *15 years*



# EMV Chip Cards Have Arrived

## EMV Chip Card FAQs

**F**oothills Credit Union has recently upgraded debit & credit cards with EMV chip technology. These new cards started to be released to members in May.

### Debit Card Member Information

If you have a debit card with Foothills Credit Union you will receive the new chip debit card when your current debit card expires. If you would like a chip card before your card expires, you can request this at the credit union, but there is a \$25 fee.

#### Single Card Accounts:

If you have one debit card for your account, the new chip card you receive will have the same card number as your previous card. Only the expiration date & 3-digit security code on the back will change.

#### Multi Card Accounts:

If you have multiple debit cards for an account, because the account is shared with a joint owner(s), the card for the joint owner will have a different card number. This is different from the previous non-chip cards, where both the main owner and joint owner had the same card number. In addition, each card on the account will have its own PIN#.

### Credit Card Member Information

If you have a credit card with Foothills Credit Union you will receive the new chip credit card immediately and will not have to wait for your current credit card to expire (*all credit cards were reissued in May*).

#### Single & Multi Card Accounts:

All new chip credit cards will have a different card number from the previous non-chip cards (for both main and joint account owners). So if you use your credit card to pay bills you will need to contact these merchants to update your card information once you receive & activate the new chip credit card. In addition, each card on the account will have its own PIN#.

### Chip Card Benefits

**Added Security** - The chip gives an extra layer of fraud protection. Because EMV chip cards use cryptograms that are unique to each transaction, stolen chip card data cannot be used to create counterfeit cards. Also, the added layer of security makes card data much less valuable, decreasing the incentive for fraudsters to steal data.

**Fraud Protection** - Like before, you are not responsible for any fraudulent charges, and can contest any unauthorized charges.

**Accepted in the U.S.** - Chip technology is becoming the standard in the U.S., and you will see chip-enabled terminals coming to stores nationwide.

**Accepted Internationally** - Chip cards are accepted in over 130 countries.

### Using Your Chip Card is Easy

For everyday purchases, continue using your card as you do today. Until retailers have switched to chip enabled terminals, just swipe the cards magnetic strip. Online purchases work the same as before.

For retailers accepting chip transactions, follow these easy steps:

#### Step 1: Insert Chip Card

Insert the card, face up, into the terminal. The card will remain inserted while the transaction is processed.



#### Step 2: Follow the Prompts

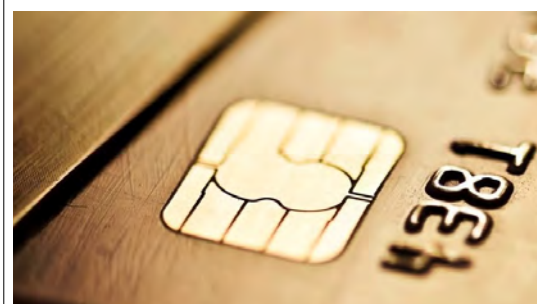
Enter a PIN or select Credit. Provide a signature, if requested.



#### Step 3: Remove Card

Take the card out of the terminal when prompted, or after the transaction is complete.

For more information & facts on chip cards and chip technology contact the credit union or visit [foothills-cu.com/chip-cards](http://foothills-cu.com/chip-cards).



# LOAN RATES

Updated 6/01/2016

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

\*Add 1/2% to rate for every  
5% of LTV (Loan to Value)  
over 100%

"It's All GOOD"

Youth Auto Loan Rate  
RATE: 5.25% APR: 5.27%

## Vehicle Loans - New/Used Maximum 72 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A+++ Super Prime	800+	2.79%	2.80%
A++ Super Prime	780 - 799	2.89%	2.90%
A+ Super Prime	760 - 779	2.89%	2.90%
A+	740 - 759	2.99%	3.00%
A	720 - 739	3.49%	3.51%
B+	700 - 719	3.99%	4.01%
B	680 - 699	5.49%	5.51%
C+	660 - 679	6.49%	6.51%
C	620 - 659	11.25%	11.28%
D	<=619	15.25%	15.28%

## Recreational Vehicles - 2015 & Newer Maximum 120 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	8.50%	8.53%
B	660 - 699	9.25%	9.28%
C	620 - 659	12.00%	12.03%

## Recreational Vehicles - Used Maximum 120 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	9.25%	9.28%
B	660 - 699	10.00%	10.02%
C	620 - 659	13.75%	13.77%

## Motorcycle- New/Used

### Maximum 72 Month Term

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

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	4.99 - 5.75%	5.01%*
B	660 - 699	6.00 - 6.75%	6.02%*
C	620 - 659	8.85 - 10.25%	8.88%*

\*APR is for lowest rate listed in each tier

## Other Secured Collateral - 2015 & Newer (i.e. boat, camper, atv, trailers etc)

### Maximum 72 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	7.25%	7.27%
B	660 - 699	8.00%	8.03%
C	620 - 659	11.00%	11.03%
D	<=619	15.00%	15.03%

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

### Maximum 72 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	8.00%	8.02%
B	660 - 699	8.50%	8.53%
C	620 - 659	11.25%	11.28%
D	<=619	15.25%	15.28%

## Secured Loans

◆ Shared Secured - 3.50% APR

◆ CD Secured - 2.00% above CD rate, minimum of 4.0%

## Unsecured Loans (Maximum 60 Month Term)

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	9.99%	10.02%
B	660 - 699	10.99%	11.02%
C	620 - 659	11.99%	12.02%
D	<=619	15.99%	16.02%

# SHARE AND CD RATES

Updated 6/01/2016

<u>SHARE ACCOUNTS</u>	<u>Minimum Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
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 2016

MEMBERS ..... 9,143

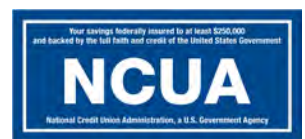
LOANS ..... \$ 66,330,643

SAVINGS ..... \$ 79,567,525

TOTAL ASSETS ..... \$ 88,383,894

- Overdraft Protection - 16.00APR

- 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 6/01/2016, Prime Rate is 3.50%.

**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?**

<b>Why?</b>	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.
<b>What?</b>	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.
<b>How?</b>	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, 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](http://www.foothills-cu.com)  
7990 W Alameda Ave, Lakewood, CO 80226

### VISA Secured Credit Card

A perfect tool to help  
build your credit!

## Holiday Closures

**Saturday, September 3 & Monday, September 5 - Labor Day**  
**Monday, October 10 - Columbus Day**