

# DOLLARS & SENSE

SUMMER 2017

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### 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 28

**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.*



## Get Ready for a Makeover

*Website, Online Banking, Mobile App*

**F**oothills Credit Union is hard at work updating the look & feel of our website, online banking system, and mobile banking apps. All 3 areas will be getting a makeover by the end of the summer.

The website will have a completely new look. It will include new features, easier navigation, and a responsive design (making it easier to use on mobile devices).

The online banking & mobile app systems

will also have a new look, and include new features like remote control cards.

We are **EXCITED** about these updates! Release dates coming soon!



The Official Newsletter of:

**Foothills**  
Credit Union

## Employee of The Quarter

# College this Fall? Let Us Help

## Smart Option Student Loan®

### Congratulations Amber Sonnenburg

Amber is the Employee of the Quarter. This was voted on by staff in the 1st quarter of 2017. Amber is the Branch Manager for the Loveland branch.

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

- \* *Always there to help members and staff.*
- \* *Always stays calm, even in difficult situations.*
- \* *She is an Excellent boss.*
- \* *Always willing to teach others.*
- \* *Very focused & intelligent employee.*

Below are 4 questions to find out more about Amber.

1. What's your favorite hobby?
  - *Spending time with family & friends, and motorcycle racing*
2. Three words that best describe Amber?
  - *Caring, Hard Working, Attentive*
3. What do you like most about working at the credit union?
  - *I love the members and staff*
4. How long have you worked at FCU?
  - *16 years*

Has your child recently made the important decision of where he or she is going for college or graduate school this fall? Have you thought about and found the right way to pay for it? A private education loan can be an affordable and financially responsible way to fill the college financing gap.

For the upcoming 2017/18 academic year, Foothills CU has partnered with Sallie Mae to bring members the Smart Option Student Loan®.

The Smart Option Student Loan offers the following benefits:

- **Competitive Rates:** Competitive variable & fixed interest rates.
- **No Origination Fees:** Benefit from no origination fees or prepayment penalties with the Smart Option Student Loan.
- **Choice and Flexibility:** Multiple

convenient repayment options are available for students and their families to choose from. Students are encouraged to make payments while in school to reduce finance charges and the amount owed.

- **Interest Rate Reduction:** Members may be eligible for an interest rate reduction by enrolling in the automatic debit option.

Keep in mind that many young students are new to credit and may have little or no credit history. A cosigner, like a parent or other creditworthy person, may offer a better chance of approval and help lower your interest rate.

For more information or to apply visit the credit union website or [salliemae.com/smartoption/foothills-cu](http://salliemae.com/smartoption/foothills-cu)

Foothills CU is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply.

## Community Corner

### Local Events in the Area

Foothills Credit Union is a big supporter of the local communities that it serves. A lot of this support includes getting involved with and sponsoring local community events.

In this new section, Community Corner, the credit union will share some events we recently supported, and inform you of events coming up that you will see us at!

In the 2nd Quarter of 2017 the credit union was involved in various community events. Some of the bigger ones included:

#### Lakewood Area

- *Bobcat Boogie 5k Fundraiser Race*
- *Rockin' Block Party (City of Lakewood)*

#### Loveland Area

- *Loveland Classic 5K (Thompson Education Foundation Fundraiser)*
- *Swift Sprint 5K Fundraiser Race*

Here is a picture from the Rockin' Block Party, which we had a booth at and gave out free popcorn all night! →

### Upcoming Events

Some events the Credit Union will be sponsoring in the 3rd Quarter of 2017:

#### Lakewood:

- *Sounds Exciting Summer Concert Series*
- *Ralston House .5K Race*
- *9/11 Stair Climb (Red Rocks)*
- *West Metro Family Fire Muster*

#### Loveland:

- *Art in the Park*
- *Corn Roast Festival*



# LOAN RATES

Updated 6/01/2017

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+	2.99%	3.00%
A++ Super Prime	780 - 799	3.09%	3.10%
A+ Super Prime	760 - 779	3.09%	3.10%
A+	740 - 759	3.09%	3.10%
A	720 - 739	3.49%	3.51%
B+	700 - 719	4.29%	4.31%
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 - 2016 & 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 - 2016 & 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 6/01/2017

<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	.20%	.200%
	\$10,001 - 25,000	.30%	.300%
	\$25,001 - 50,000	.35%	.350%
	\$50,001 and over	.40%	.401%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.30%	.301%

## CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.35%	.350%
9 month	\$1000	.50%	.501%
12 month	\$1000	.55%	.551%
18 month	\$1000	.60%	.601%
24 month	\$1000	.85%	.853%
36 month	\$1000	1.10%	1.105%
48 month	\$1000	1.30%	1.306%
60 month	\$1000	1.45%	1.458%
12 month IRA	\$1000	.55%	.551%

## RATES QUOTED ARE SUBJECT TO CHANGE

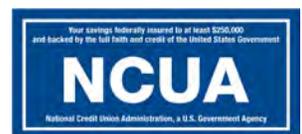
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time. 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 2017

MEMBERS ..... 9,251  
LOANS ..... \$ 71,882,560  
SAVINGS ..... \$ 87,479,320

TOTAL ASSETS ..... \$ 97,625,794

- Overdraft Protection - 16.00APR
- Visa® Credit Card - 10.99% APR



# Real Estate Loan Information

# Notice of Privacy Practices For Foothills CU Members

## 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 6/01/2017, Prime Rate is 4.00%.

**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

## Remote Deposit Capture

Deposit checks using the Foothills CU mobile banking app

### 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, 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



**Holiday Closures**  
Saturday, September 2 & Monday, September 4 - Labor Day  
Monday, October 9 - Columbus Day