

DOLLARS & SENSE

WINTER 2010/2011

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Hours

Main Office

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

Branch

PO Box 25446

Denver, CO 80225

Denver Federal Center

Building 41

Lobby Only:

Monday - Friday

8:00 am - 2:00 pm

Branch Phone#: 303-232-3023

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.

Mark Your Calendars...

For the 65th Annual Meeting of Foothills CU

This year we will hold our Annual Business Meeting on Tuesday, March 15, 2011. Annual elections and drawings for prizes will be on the agenda, and as usual we will provide food and drinks.

There are two (2) seats for the Board of Directors and three (3) seats on the Supervisory Committee up for election this year, with incumbents running for all 5 seats. To run as a candidate for one of these seats please make a request, in writing, at the Main Office and in care of the "Nominating Committee". A member of that Committee will follow up with further instructions. All nominations must be received by March 11, 2011. For information on either of these volunteer committees please contact Scott McNeil at (720) 962-8200, extension 101.

The event details are as follows:

WHEN: Tuesday, March 15, 2011

WHERE: City of Lakewood Police Department Training Room (445 S Allison Pkwy, Lakewood, CO)

TIME: 5:30pm - 7:00pm

COST: FREE

Please RSVP to attend by 5:00pm on March 11, 2011. (please call CU at 720-962-8200 to RSVP).

NOTICE

Your Supervisory Committee is Responsible for auditing member records for accuracy. If you have a discrepancy with any of your credit union accounts, please write to:

Foothills Credit Union
C/O Randy Gager
PO Box 25446
Denver, CO 80225

A Season of Savings

Incredible Auto Loan Event

Buy from Auto Aves and finance with Foothills Credit Union to receive this amazing offer!

Rates as low as **4.49%** APR*

Up to **72** mos

Get a **\$100** Visa gift card

Dec 1, 2010 - Jan 31, 2011

The Official Newsletter of:

Foothills
Credit Union

Energy Saving Tips

Easy low-cost and no-cost ways to save energy.

- ◆ Install a programmable thermostat to keep your house comfortably warm in the winter and comfortably cool in the summer.
- ◆ Use compact fluorescent light bulbs with the ENERGY STAR® label.
- ◆ Air dry dishes instead of using your dishwasher's drying cycle.
- ◆ Turn off your computer & monitor when not in use.
- ◆ Plug home electronics, such as TV's & DVD players, into power strips. Turn the power strips off when the equipment is not in use (TV's & DVD's in standby mode still use several watts of power).
- ◆ Lower the thermostat on your hot water heater to 120 degrees.
- ◆ Wash only full loads of dishes and clothes.
- ◆ Look for the ENERGY STAR label on home appliances and products. ENERGY STAR products meet strict efficiency guidelines set by the U.S. Department of Energy and the Environmental Protection Agency.

**Info Provided by the U.S. Department of Energy*



Shop America & Invest in America

Make Filing Taxes Affordable

With the 2010 year coming to a close, the inevitable isn't far behind – filing your taxes. Foothills Credit Union wants to take the stress and expense out of your taxes this year. Thanks to a valuable partnership with Shop America, we can offer our members terrific savings on four different tax preparation programs:

CompleteTax

Foothills Credit Union members get exclusive savings of up to 30% off of the CompleteTax Deluxe, Premium or State programs. Their Basic program is FREE, other programs start at \$13.95.

With CompleteTax, our members may be able to file taxes for free this year with these three promotions: Unemployment Offer, Balance Due Offer and Competitor Offer. Please visit LoveMyCreditUnion.org for further specifics on these promotions.

You can also choose one of these other tax programs through Shop America and earn cash back:

FreeTaxUSA

Through this exclusive Foothills Credit Union promotion, members can get 25% cash back

when you purchase through Shop America. FreeTax USA offers a free basic program (subject to income & state requirements) and affordable state and deluxe federal programs.

TurboTax

When you purchase TurboTax through Shop America, you not only save on the program, but you'll receive 7.5% in cash back. TurboTax is the #1 rated, best-selling tax software around.

TaxCut by H&R Block

From the world's largest tax preparation company – H&R Block offers cash back on their online TaxCut program for Foothills Credit Union members. Get 11% cash back when you purchase their TaxCut Premium software or file online through Shop America.

To see which one of these exclusive credit union member offers is right for you, visit LoveMyCreditUnion.org.

The Savings Keep Growing With Invest in America!

Visit LoveMyCreditUnion.org for more details.

Earn Up to 20% Cash Back

With Foothills CU Debit & Credit Cards

Do you know that all Debit/Credit Cards issued by Foothills CU are enrolled in a rewards program? That's right, all cards are enrolled in the Rainbow Rewards® cash back program, which offers up to 20% cash back.

This reward program is unique because of the following reasons:

- ◆ Earn cash back at hundreds of national online retailers.
- ◆ Earn cash back from local merchants in your surrounding neighborhoods.



- ◆ Earn up to 20% cash back at many Rainbow Rewards retailers.
- ◆ Your cards are already enrolled as a FREE cardholder benefit with FCU.
- ◆ FREE card registration online. Once registered you can track your cash back purchases.
- ◆ You can redeem your money via check or direct deposit.
- ◆ Your purchases made at participating businesses will activate automatic donations from Rainbow Rewards to local charities.

Learn more at rainbowrewards.com

LOAN RATES

Updated 9/01/2010

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

Vehicle Loans - New(2010)/Used Maximum 72 Month Term

Rate	APR
A+ 5.60%	5.62%
A 6.25%	6.27%
B 7.50%	7.52%
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%

*Add 1% for 84 Month Term

SUPER PRIME

24 months	3.50%
36 months	4.00%
48 months	4.25%

Recreational Vehicles - 2010 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 - 2010 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 - APR 3.50%
- ◆ CD Secured - 2.00% above CD rate, minimum of 5.0%

Unsecured Loans (Maximum 60 Month Term)

Rate
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 11/12/2010

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	\$100	.15%	.15%
Money Market Share	\$1,000 - 10,000	.25%	.251%
	\$10,001 - 25,000	.35%	.351%
	\$25,001 - 50,000	.40%	.401%
	\$50,001 and over	.40%	.401%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.35%	.351%

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.50%	.501%
9 month	\$1000	.65%	.652%
12 month	\$1000	.70%	.702%
18 month	\$1000	.90%	.903%
24 month	\$1000	1.05%	1.054%
36 month	\$1000	1.25%	1.256%
48 month	\$1000	1.75%	1.762%
60 month	\$1000	2.00%	2.015%
12 month IRA	\$1000	.70%	.702%

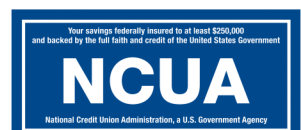
RATES QUOTED ARE SUBJECT TO CHANGE

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 - October 2010

MEMBERS	6,763
LOANS	\$ 39,950,766
SAVINGS	\$ 52,767,513
TOTAL ASSETS	\$ 58,038,283

**Foothills CU: Your one stop shop
for all types of lending!**



Real Estate Rate Sheet

Your Billing Rights

Your Rights & Responsibilities

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 9/08/2010, Prime Rate is 3.25%.

Bronze Program = Prime plus (+) .50%

Silver Program = Prime

CURRENT RATE= 3.75%*** / 3.25%***

*****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

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions about your statement.

If you think your statement is wrong or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- ◆ Your name and account number
- ◆ The dollar amount of the suspected error
- ◆ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days we must either correct or explain why we believe the statement was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

Special Rule For Credit Cards

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right (a) You must have made the purchase in your home state within 100 miles of your current mailing address, and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

In Case of Errors or Questions About Your Electronic Transfers

Call or write us at the telephone number or address listed on your statement as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

1. Tell us your name and account number
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**Foothills Credit Union -
Your one stop shop for
real estate loans!!!**

Holiday Closures

Monday, January 17 - Martin Luther King Jr. Day

Saturday, February 19 & Monday, February 21 - Presidents' Day