

DOLLARS & SENSE

WINTER 2014/2015

INSIDE THIS ISSUE:

Welcome Big Thompson FCU	1
69th Annual Member Meeting	1
Savings Safari & It's All Good	2
Let the Broker Do the Shopping	2
2014 Community Involvement	2
Loan & Investment Rates	3
Your Billing Rights	4
Real Estate Rates	4
Holiday & Other Closures	4

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.

Welcome Big Thompson FCU *Merger Officially Completed*

We have very exciting news!

Foothills Credit Union has merged in Big Thompson Federal Credit Union. We would like to welcome all Big Thompson members to Foothills Credit Union.

This merger was officially completed and made active on Monday, December 1, 2014. This new relationship brought in about 1,700 Big Thompson members who will now be Foothills CU members and have the ability to utilize Foothills CU products & services.

Big Thompson FCU was formed in 1966 and has served the Loveland, CO area for 48 years. It was started by a small group of Thompson School District employees. After forming, Big Thompson FCU continued to serve the local school district as well as various other employer groups and the Southeast Loveland community.

Due to this new relationship Foothills Credit Union now has a banking branch location in Loveland, CO. The left side of this page provides the new location's address, phone number, and hours of operation.

Welcome Big Thompson FCU members!
We are excited to serve you. Thank you for being a credit union member!



Updates, Elections, Free Dinner *69th Annual Members Meeting*

This year Foothills Credit Union will be holding the Annual Members Meeting on **Thursday, March 19, 2015**. Annual elections, credit union business, and drawings for prizes will be on the agenda. Dinner and drinks will be provided.

There are 2 seats for the Board of Directors & 2 seats for the Supervisory Committee up for election, incumbents are running for all seats. To run as a candidate for one of these seats please make a request, in writing, at the Lakewood Office, in care of the "Nominating Committee". A member of the Committee will follow up with further

instructions. All nominations must be received by March 13, 2015. For info on the volunteer committees please contact Scott McNeil at (720) 962-8200, extension 101.

WHEN: Thursday, March 19, 2015

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

TIME: 5:30pm - 7:00pm

COST: FREE

To attend please RSVP by 5:00pm on Friday, March 13, 2015. Call the CU at 720-962-8200 to RSVP.

The Official Newsletter of:



2014 Community Involvement

Each year Foothills CU, both monetarily & in person, supports many events & organizations in Lakewood. Below is a list of some of these organizations & events that we supported in 2014.

- * Lakewood Head Start
- * Metro Community Provider Network
- * Seniors' Resource Center
- * Alameda Gateway Association
 - * State of the City
- * Lasley Elementary School (CS donation program)
- * Bobcat Boogie 5K for Bethlehem Lutheran Church & School
- * Parker Lutheran High School
- * City of Lakewood:
 - * Rockin' Block Party
 - * Sounds Exciting Summer Concert Series
 - * Cops that Cook
 - * Cider Days
 - * Lakewood Lights
 - * Bear Creek Lake Park Education & Naturalist Series
 - * Lakewood Cultural Center
 - * HCA Alliance
- * West Metro Fire Rescue District: Family Fire Muster
- * 9/11 Memorial Stair Climb
- * Ralston House.5K Fun Race
- * The West Chamber: Celebrate Women Award Ceremony
- * Boys and Girls Club
- * Lakewood Legacy Foundation

Savings Safari & It's All Good *Youth Accounts by Foothills CU*

Foothills CU has 2 outstanding youth account programs to pick from. These accounts are available for young children through young adults, ages 0 - 24.

The Savings Safari Club is for kids ages 0 - 13. The "It's All Good" Youth Program is for young adults ages 14 - 24.

Savings Safari Club

- Open Savings account for just \$5
- Receive a variety of Savings Safari gifts
- Receive a savings coin book
- Child receives a birthday voucher in the mail worth \$1 per year of age up to 5, age 5 - 13 the voucher is worth \$5 per year.
- Use "Rosie" the coin counter to empty piggy banks!

It's All Good Youth Account

Here is what you get with your account:

- Free checking (Requires adult co-signer under the age of 16)
- 1st box of checks free
- Debit card
- Online banking with e- statements
- Overdraft line of credit (age 16 and over)
- Youth auto loan program gives a loan at 5.25% with no credit check.

Let the Broker do the Shopping *Auto Buying Services Made Easy*

Do you know that Foothills CU has 2 auto brokers that members can use, **for free**, to find and purchase a new or used vehicle? You tell the broker what brand/model of vehicle you want, if you want new or used, and how much you want to pay for the vehicle. Then the broker will go out and do the shopping for you.

Instead of visiting 10 dealerships and dealing with 10 different sales people you can work with 1 broker who will shop for you. These brokers do not work on a commission. So whether your looking for a \$5000 or \$50,000 vehicle they are happy to help you find that perfect vehicle.



Automotive Avenues is an auto brokers Foothills CU works with. They have 2 locations with a large inventory of used vehicles onsite. They can also find a new or used vehicle for you if they don't have the vehicle you are looking for on their lots. Auto Aves was rated the #1 Colorado auto dealership in 2014. They do not charge dealer fees, and they offer low no haggle prices.

Automotive Avenues Locations:

- * Lakewood: 10701 W 6th Ave, Lakewood, CO 80215

- * Aurora: 2150 S Havana St, Aurora, CO 80014



AutoTrek is the other auto broker Foothills CU works with. They have 1 location with used vehicles, and they can also find a new or used vehicle you want if they don't have the vehicle on their lot.

AutoTrek Location:

- * 8297 Southpark Cir, Littleton, CO 80120



In addition to the brokers, Foothills CU works with CU Direct Connect (CUDC) for easy loan access. CUDC provides state of the art vehicle lending platforms that are connected to Foothills CU and 400+ auto dealers. This lending service can be utilized from any online device or auto dealership. When using this service, the member picks Foothills CU in the system, and then completes the application. The application goes directly to Foothills CU for processing.

All 3 of these auto buying service websites are linked on the Foothills CU website under the "Helpful Links" page.



LOAN RATES

Updated 12/01/2014

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 12/01/2014

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%

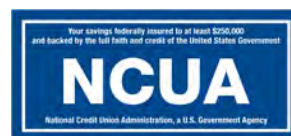
RATES QUOTED ARE SUBJECT TO CHANGE

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 - October 2014

MEMBERS 7,089
LOANS \$ 55,323,092
SAVINGS \$ 63,631,043
TOTAL ASSETS \$ 70,836,757

Thinking about consolidating debt? Foothills CU can help!



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 12/01/2014, 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

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

Your Billing Rights

Your Rights & Responsibilities

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 your 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) Your 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.

Holiday Closures

Monday, January 19 - Martin Luther King Jr Day

Saturday, February 14 & Monday, February 16 - Presidents' Day

