

# DOLLARS & SENSE

WINTER 2015/2016

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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.

## Credit & Debit Card Upgrade

### EMV Chip Technology

A credit/debit card technology that makes your card more secured, called EMV chip technology is coming to the credit union. On 2/29/16, Foothills Credit Union will convert to EMV technology on all debit & credit cards.

#### Credit Cards:

All credit cards will be reissued immediately. Members will receive their new EMV chip credit card in early February, prior to the conversion date.

#### Debit Cards:

EMV chip debit cards will be sent to the member when their current debit card expires.

**Use your card at millions of locations worldwide** - pay at merchants, both domestic and international, wherever chip cards are accepted.

**Pay with confidence** - enhanced security and protection against card counterfeiting and fraud.

**Continue to enjoy your favorite card benefits** - your card will include both the EMV chip technology and the conventional magnetic stripe, enabling your cards to work at all merchants that accept cards.

**It's easy as 1-2-3. Using your card at a chip card equipped merchant is easy:**

1. Insert the chip end of your card with the chip facing up.
2. Keep the card in the terminal, follow the prompts.
3. Remove your card, take your receipt.

For more information regarding this upgrade visit Foothills Credit Union website or call us directly at 720-962-8200.

## Updates, Elections, Free Dinner

### 70th Annual Members Meeting

This year Foothills Credit Union will be holding the Annual Members Meeting on **Thursday, March 17, 2016**. Annual elections, credit union business, and drawings for prizes will be on the agenda. Dinner and drinks will be provided.

There is 1 seat for the Board of Directors & 3 seats for the Supervisory Committee up for election. Incumbents are running for the 1 Board seat and 2 of the Supervisory 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 11, 2016. For information on the volunteer committees please contact Scott McNeil at (720) 962-8200, extension 101.

**WHEN:** Thursday, March 17, 2016

**WHERE:** To Be Determined

**TIME:** 5:30pm - 7:00pm

**COST:** FREE

**To attend please RSVP by 5:00pm on Friday, March 11, 2016.** Call the credit union at 720-962-8200 to RSVP.

The Official Newsletter of:



## Employee of The Quarter

### Congratulations Mallory Fischbach!

Mallory is the Employee of the Quarter. This was voted on by staff in the 3rd quarter of 2015. She is the Chief Financial Officer, and is located in the Lakewood branch.

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

- \* *She is always there for others.*
- \* *She is open to learning new tasks at the credit union.*
- \* *Works very hard and always has a good attitude.*
- \* *Willing to take on & oversee large projects.*
- \* *Mallory is friendly & considerate of others!*

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

1. What's your favorite hobby?
  - *Traveling & Reading*
2. Three words that best describe Mallory?
  - *Professional, Organized, Adaptable*
3. What do you like most about your job?
  - *The people I work with*
4. How long have you worked at FCU?
  - *2 years part-time, 3 years full time. (5 years total)*



## The Gift of Saving

### Youth Accounts at Foothills CU

With the recent holidays your children may have received gifts in the form of cash. Before all that gift cash is spent, there is a way to make that cash the gift that keeps giving.

When you provide cash as a gift to a child, you also provide that child with the perfect opportunity to see their money grow while promoting and teaching good savings habits. Opening a youth savings account in their name is a great way to instill these saving habits. Your child can also be involved in opening their own account and making a deposit when you are at a branch. This allows them to experience and understand what happens with money.

Foothills Credit Union has 2 outstanding youth account programs. These accounts are available for young children through young adults. 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 a savings account for just \$5
- Receive a Savings Safari gift
- Receive a savings coin book
- Child is mailed a birthday voucher worth \$1 for each 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

- Savings 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, with co-signer until age 21)
- Youth auto loan program gives a loan at 5.25% with no credit check.

## The Gift of Giving

### 2015 Community Involvement

Each year Foothills CU, both monetarily & in person, supports many organizations & events in Lakewood & the Denver Metro area. Below is a list of some organizations & events that we supported in 2015.

- \* Metro Community Provider Network
- \* Seniors' Resource Center
- \* Alameda Gateway Association
  - \* State of the City
- \* Bethlehem Lutheran Church
  - \* Christmas Concert
- \* Parker Lutheran High School
- \* City of Lakewood:
  - \* Rockin' Block Party
  - \* Inspire Arts Week
  - \* Sounds Exciting Summer Concerts
  - \* Cops that Cook Pancake Breakfast
  - \* Cider Days
  - \* Lakewood Lights
  - \* Bear Creek Lake Park Education & Naturalist Series
  - \* Lakewood Cultural Center
  - \* Quail St Recycling Center
  - \* Civic Center Plaza Grand Opening
  - \* Head Start

- \* West Metro Fire Rescue District:
  - \* Family Fire Muster
  - \* Charity Golf Tournament
- \* 9/11 Memorial Stair Climb
- \* Ralston House:
  - \* Pinwheel Donation Drive
  - \* Charity Gala
  - \* .5k Fun Run
- \* The West Chamber:
  - \* Celebrate Women Awards Event
- \* Mile Youth Corps
- \* Jeffco Business Resource Center
  - \* Small Business Expo
- \* Lakewood Legacy Foundation
- \* Juvenile Diabetes Foundation
- \* Thompson Education Foundation
- \* Loveland, Mountain View, and Thompson Valley High Schools
  - \* After Prom



# LOAN RATES

Updated 12/01/2015

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

## Vehicle Loans - New/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 - New 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/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 - New

(i.e. boat, camper, atv, trailers etc)

### Maximum 72 Month Term

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)

### Maximum 72 Month Term

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 12/01/2015

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 - October 2015

MEMBERS .....	9,019
LOANS .....	\$ 63,298,960
SAVINGS .....	\$ 79,316,069
<b>TOTAL ASSETS .....</b>	<b>\$ 88,667,627</b>

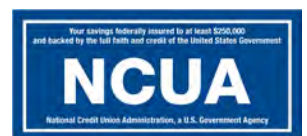
## Secured Loans

- ◆ 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

# Your Billing Rights

## Your Rights & Responsibilities

### 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 12/01/2015, 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 Secured Credit Card

A perfect tool to help  
**build your credit!**

### 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 3 limitations on this right (a) Your must have made the purchase in your home state within 100 miles of your current mailing address, and 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. (b) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (c) You must not have fully paid for the purchase.

### **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 18 - Martin Luther King Jr Day**

**Saturday, February 13 & Monday, February 15 - Presidents' Day**

