

DOLLARS & SENSE

WINTER 2016/2017

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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

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.

The Gift of Giving Back

2016 Community Support

Foothills CU, both monetarily & in person, supports many organizations in Lakewood, Loveland, and surrounding areas. Below is a list of some organizations supported in 2016.

- * Metro Community Provider Network
- * Seniors' Resource Center
- * Alameda Gateway Association
- * Bethlehem Lutheran Church & School
- * 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

- * 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
 - * Chairmen's Gala
 - * Leadership Jefferson County
- * Mile Youth Corps
- * Jeffco Business Resource Center
 - * Small Business Expo
- * Lakewood Legacy Foundation
- * Juvenile Diabetes Foundation
- * Thompson Education Foundation
 - * Annual Awards Event
 - * 5K Fundraising Event

71st Annual Members Meeting

Updates, Elections, & Prizes

Foothills Credit Union will be holding the Annual Members Meeting on **Saturday, March 25, 2017**. Elections, credit union business, and a few drawings for prizes are on the agenda. Light snacks provided.

There are 2 Board of Director seats & 3 Supervisory Committee seats up for election. Incumbents are running for all the seats. To run 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 17,

2017. For information on the volunteer committees please contact Scott McNeil at (720) 962-8200, extension 101.

WHEN: Saturday, March 25, 2017

WHERE: Foothills Credit Union
(Lakewood Office)

TIME: 9am - 10:00am

COST: FREE

To attend please RSVP by 5:00pm on Friday, March 17, 2017. Call the credit union at 720-962-8200 to RSVP.

***Please note the day of the week and time has changed from previous years. In addition, there will not be a full meal served but light snacks will be provided.

The Official Newsletter of:



Employee of The Quarter

Congratulations Anne Hrdlicka!

Anne is the Employee of the Quarter. This was voted on by staff in the 3rd quarter of 2016. Anne is the Loveland Office Branch Manager.

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

- * *Always puts the member first.*
- * *Is a great leader.*
- * *Always willing to support and help her staff.*
- * *Has a great attitude and sense of humor.*
- * *Is a go getter, and willing to work on anything put in front of her.*

Below are 4 questions to find out more about Anne.

1. What's your favorite hobby?
 - *Baking/Cooking*
2. Three words that best describe Anne?
 - *Genuine, Caring, Compassionate*
3. What do you like most about working at the credit union?
 - *Helping our Members*
4. How long have you worked at FCU?
 - *17 years*

Credit Management (part 2 or 3)

Understanding Your Credit Score

Last quarter this 'Credit Management' educational series focused on what is a credit score, what a credit score does for you, the credit bureaus, how a credit score is calculated, and 5 factors in a credit report that determine your credit score.

Part 2 of this series will focus on what is considered a good/bad score, and credit score ranges. The rest of this article will discuss the FICO® credit score, which is the score used by most financial institutions and is generated by the 3 major credit bureaus. (Keep in mind that all credit bureaus determine scores slightly different from each other and may have a different range, so you will have different credit scores with different bureaus)

Your FICO® credit score can range from 300 - 850 and can influence the type of credit options available to you and the interest you will have to pay for this credit because a majority of credit decisions are made using an individual's credit score. Credit score ranges are one way lenders are able to view characteristics of a borrower. Below are an explanation of a general credit score range:

800 Plus

- Indicates an **Excellent** credit score and is well above the average credit score.
- Borrowers may receive an easy approval process & qualify for the best interest rates.
- About 1% of borrowers in this range are likely to become delinquent in the future.

740 - 799

- Indicates a **Great** credit score and is above the average credit score.
- Borrowers may qualify for better interest rates.
- About 2% of borrowers in this range are likely to become delinquent in the future.

670 - 739

- Indicates a **Good** credit score and is in the median credit score range.
- Borrowers are considered an acceptable borrower.
- About 8% of borrowers in this range are likely to become delinquent in the future.

580 - 669

- Indicates a **Fair** credit score and is below the average credit score.
- Borrowers are considered a subprime borrower, this can make it more difficult to get credit and could result in higher interest rates.
- About 28% of borrowers in this range are likely to become delinquent in the future.

579 & Lower

- Indicates a **Poor** credit score and is considered to be poor credit.
- Borrowers may be rejected for credit, or if approved be required to put down a certain amount of money before receiving credit, and could have high interest rates.
- A score this low can result from a bankruptcy or other major credit issues.
- About 61% of borrowers in this range are likely to become delinquent in the future.

Items to Consider:

Your credit score does not factor in income, length of employment, child support, and other things that lenders will consider.

Having little payment history or only have new credit can result in a lower score.

Part 3 of this series on Credit Management will be in next quarters newsletter and will focus on credit behaviors that can have a positive or negative effect on your credit score, and on credit score myths & facts.



LOAN RATES

Updated 12/01/2016

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

	Score	Rate	APR
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 - 2016 & Newer Maximum 120 Month Term

	Score	Rate	APR
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

	Score	Rate	APR
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)

	Score	Rate	APR
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

	Score	Rate	APR
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

	Score	Rate	APR
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)

	Score	Rate	APR
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 12/01/2016

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	.50%	.501%

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.

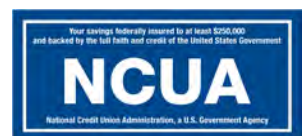
FINANCIAL SNAPSHOT - October 2016

MEMBERS 9,142
LOANS \$ 66,673,138
SAVINGS \$ 82,649,560

TOTAL ASSETS \$ 91,692,395

- Overdraft Protection - 16.00% APR

- 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 12/01/2016, 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

*Have you tried our
MOBILE BANKING APP?
Download it today!*

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 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 16 - Martin Luther King Jr Day

Saturday, February 18 & Monday, February 20 - Presidents' Day