

DOLLARS & SENSE

SPRING 2010

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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.

Foothills Credit Union has

Over 3,990 Locations

Foothills Credit Union is a member of the Shared Branching Network, a fast growing national and international network of credit unions. Shared branching offers convenience and expanded service to Foothills Credit Union members. The concept is simple - members can access their accounts and take advantage of nearly all traditional branch services at over **3,990** participating locations nationwide. In order to perform and process transactions at a shared branching location a member will need their credit union account number, photo identification, and the last 4 digits of your social security number.

The following are some of the services available at shared branching locations:

- ◆ Deposit and withdrawals
- ◆ Transfers between accounts
- ◆ Account/loan inquiries
- ◆ Loan Payments

- ◆ Money orders/gift cards
- ◆ Statement printouts
- ◆ Extended hours of access
- ◆ And many more!

Shared branching is ideal for members who travel on business or pleasure, have children away at college, or relocate out of state - for any situation, it's easy and convenient. To find a CU Service Center near your home, office, or city you're traveling to simply call 1-800-919-CUSC (2872) or visit our website at www.foothills-cu.com and click on the CU Swirl Logo.

For more information contact Foothills Credit Union at 720-962-8200. Visit www.cuservicecenter.com to find locations and to download branches to your GPS.



28,000 Surcharge-FREE ATMs

CO-OP ATM Network

Enjoy surcharge-FREE access at 28,000 CO-OP Network ATMs.

Foothills CU is a part of the CO-OP ATM Network. Being a part of this network provides member access to 28,000 surcharge-FREE ATMs, which includes 9,000 deposit taking and 5,500 7-Eleven® ATM locations throughout the U.S. and Canada. CO-OP Network also has access to 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus.

New - Text Messaging and GPS!

Before traveling, be sure you know where to get cash for free. Text your location (address, intersection, or zip code) to 692667 (MYCOOP) from any mobile phone or download the database of more than 28,000 surcharge-FREE ATMs directly to your GPS device. You'll never be lost looking for a free ATM!



The Official Newsletter of:



COLORADO FUN FACTS

Foothills Credit Union

Compliance Corner

- ◆ “Beulah red” is the name of the red marble that gives the State Capitol its distinctive color. All the “Beulah red” marble in the world went into the Capitol. It cannot be replaced, at any price.
- ◆ Denver lays claim to the invention of the cheeseburger. In 1935 Louis Ballast of Humpty Dumpty Drive-In was awarded the trademark.
- ◆ The mountainous area of Colorado is six times the size of Switzerland and contains 9,600 miles of fishing streams, 2,850 lakes, and over 1,000 peaks that are at least two miles high.
- ◆ It was on top of Pikes Peak in 1893 that Katherine Lee Bates was inspired to write the words to “America the Beautiful”.
- ◆ The highest paved road in North America is the road to Mount Evans off I-70 from Idaho Springs. The road climbs up to 14,258 feet above sea level.
- ◆ The Dwight Eisenhower Memorial Tunnel is the highest auto tunnel in the world. The tunnel is at an elevation of 11,000 feet. It is 8,960 feet long and the average daily traffic can exceed 26,000 vehicles.

2010 will see the dawning of many new regulations on financial institutions. So far the new rules have not impacted Foothills Credit Union in a significant way, as we were already in compliance. However, it is very important to note that you will see some changes to your monthly and quarterly statements, as new disclosures are one of the many changes in-acted.

Credit Card Act

What and how we charge/fee our members was already in compliance. We have never engaged in the activities now prohibited by the Act. You will see changes in the wording of your Visa Credit Card Statement, and to a lesser degree on your Regular Account Statement if you have a Debit Card.

Real Estate Settlement Procedures Act

Be prepared for a lot more paperwork when you apply for, and close on, a real estate loan transaction.

Truth-in-Savings / Regulation E

There are new disclosure statements required for our overdraft protection programs. These statements have already been started on your Regular Account Statements. In addition, and related to our “Courtesy Pay” overdraft protection program, new rules must be implemented by June 1, 2010. The Foothills Credit Union approach has always been

conservative, so we are mostly in compliance. However, where before we “opted in” all eligible members, one part of the regulation now requires members to first opt in, or be automatically “opted out”. This will be a time consuming and expensive process, and those members impacted will be receiving phone calls and/or written correspondence from us soon.

These are the major changes for now. We caution that Congress is looking at enacting several more changes this year. Some, as shown above, will have little impact on our organization. However, there are others that will impact our ability to earn income and increase our cost to do business. The effort to penalize the so-called “Wall Street Banks” will impact all financial institutions of all sizes, and more so on the small and medium-sized credit unions and banks. We, along with our State and National Trade Associations, are fighting the legislation that will have a material impact on the way we do business.

If you have any questions or concerns regarding the changes to regulations please contact the credit union for more details.



Join Foothills CU at the...

16th Annual Family Fire Muster



Foothills Credit Union is a proud sponsor of the 16th Annual Family Fire Muster presented by West Metro Fire District. Join us on June 12, 2010 from 9:30am - 2pm at Red Rocks Community College (Lakewood Campus) to enjoy fire fighting fun and life saving learning for the whole family.

There will be numerous activities for kids to partake in to learn about fire and first aid safety. Kids will be able to try out the fire hose, try on fire fighter gear, tour the big rig

fire engines, learn how to crawl out of a smoke filled room, practice first aid on teddy bears and much more!

Foothills Credit Union will have a booth there giving out free toys to the kids and free fresh popped popcorn to everyone! So join us for this day of educational fun under the sun.

Learn more about the Family Fire Muster, including directions, activities, and volunteer opportunities by visit www.westmetrofire.org.



LOAN RATES

Updated 1/15/2010

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

Vehicle Loans - New & Used Maximum 72 Month Term

Rate	APR
A+ 6.25%	6.27%
A 6.75%	6.77%
B 7.50%	7.52%
C 11.25%	11.27%
D 15.25%	15.27%

*Add 1/2% of rate for every 5% of LTV (Loan to Value) over 100%
*Add 1% for 84 Month Terms

Recreational Vehicles - 2009 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 - 2009 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%
- ◆ Money Market Loan - 2.00% above MM rate, min of 3.5%

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

Apply for a loan in person or
online today!

SHARE AND CD RATES

Updated 1/15/2010

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	\$100	.25%	.25%
Money Market Share	\$1000 - 10,000	.40%	.401%
	\$10,001 - 25,000	.50%	.501%
	\$25,001 - 50,000	.65%	.651%
	\$50,001 and over	.80%	.801%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.65%	.654%

CERTIFICATE OF DEPOSIT (CD)

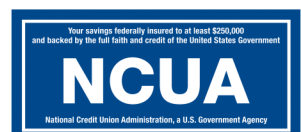
6 month	\$1000	.75%	.752%
9 month	\$1000	.80%	.802%
12 month	\$1000	.90%	.903%
18 month	\$1000	1.25%	1.256%
24 month	\$1000	1.60%	1.610%
36 month	\$1000	1.85%	1.863%
48 month	\$1000	2.25%	2.269%
60 month	\$1000	2.60%	2.625%
12 month IRA	\$1000	.90%	.903%

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 - January 2010

MEMBERS	6,714
LOANS	\$ 41,618,508
SAVINGS	\$ 52,304,589
TOTAL ASSETS	\$ 57,285,628



Real Estate Rate Sheet

Not Your Typical Dealership

Automotive Avenues

First Mortgages

All first mortgage requests must be deferred to the lending personnel for privacy and documentation controls. Centennial Leasing 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 Wall Street Journal Prime Rate. Rate and payment may change quarterly. Effective 09/09/2009, that 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

As Denver's #1 Credit Union Auto Buying Dealership, Automotive Avenues has been providing superior customer service to credit union members for over 22 years.

Formed out of a partnership with local Denver Area Credit Unions, Automotive Avenues offers credit union members a more comfortable and convenient way to shop for a vehicle vs. the traditional method. Their philosophy is to provide a better auto buying experience than the traditional dealership. They base this on a simple set of values that make sure to keep you first:

- ◆ **One stop shopping for new and used vehicles**
- ◆ **Non-commissioned sales consultants**
- ◆ **No haggle prices set at or below market value**
- ◆ **48 hour/200 mile return and 7 day/500 mile "piece of mind" exchange policies for pre-owned vehicles**
- ◆ **Complete 240-point pre-owned vehicle inspection, highest in the industry**
- ◆ **Direct access to credit union financing**

With an overall consistent Customer Satisfaction Index of over 98% for over 8 years in a row, Automotive Avenues succeeds where other dealerships fail.

Their friendly non-commissioned sales consultants are one reason they have remained a leader. Their consultants focus on your satisfaction, not their paycheck. So, whether you are looking for a new or pre-owned vehicle, their consultants will find your exact vehicle.

They have one of the most extensive pre-owned inventories in the state and don't play the "price and play" game. To ensure the best price possible, they shop for the highest quality of pre-owned vehicles, buy at aggressive low prices, and set pricing at or below market value. In addition, they perform a 240 point inspection on their pre-owned inventory, the most thorough in the industry.

If you are in the market for a new automobile, they can acquire any brand of new vehicles and obtain them at discounted fleet prices from a network of over 60 dealers. All savings, factory rebates and incentives are passed on to you.

No matter how much research you do, you may have second thoughts after you sign on the dotted line. If that occurs, they offer a liberal 48 hour/200 mile "no question asked" return policy and a 7 day/500 mile exchange policy on all pre-owned vehicles.

**Automotive Avenues and
www.autoaves.com - Check them out for you next vehicle!**

Do You Know... 

Do You Know

◆ Foothills CU offers a **FREE** online financial literacy program called "FoolProof". It has interactive online modules about topics from savings to fraud. Visit www.foothills-cu.com for details.

◆ Foothills CU offers **FREE** online banking and bill pay services. Check your account balance, pay loans and bills, transfer funds and much more! Call or visit the credit union to sign up today!

Holiday Closures

Saturday, May 29 & Monday, May 31 - Memorial Day

Saturday, July 3 & Monday, July 5 - 4th of July