

DOLLARS & SENSE

SUMMER 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.

What You Need to Know About *Overdraft and Overdraft Fee Regulations*

An **overdraft** may occur when you have a transaction presented to clear your account when you do not have enough funds available, rather than returning the transaction, we may pay it. We can cover your overdrafts in two different ways:

1. We offer overdraft protection plans, such as a pre-approved line-of-credit or a link to a savings account. To learn more, ask us about these plans.
2. We also have a secondary overdraft practice that may be applied to your account.

This notice explains our secondary overdraft practice.

What are the secondary overdraft practices that come with my account?

The secondary overdraft practice is when your account is allowed to go into a negative balance to clear a transaction that is presented and you do not have sufficient funds available.

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments (ACH) and Electronic Bill Pay

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transactions.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Foothills Credit Union pays my overdraft?

Under our secondary overdraft practices:

- We will charge you a fee of up to \$25.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your accounts.

What if I want Foothills Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call us at 720-962-8200, reply to memberservice@foothills-cu.com, or complete the form below and send it to our Main Office in person, via fax at 720-962-9360, or mail to 7990 W Alameda Ave, Lakewood, CO 80226.

____ I want Foothills Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I also understand that I have the right to revoke this opt-in consent at any time.

Name: _____

Account Number: _____
(If you hold multiple account numbers, list all that this consent applies to)

Signature: _____ Date: _____

The Official Newsletter of:



Real Estate Rate Sheet

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 6/10/2010, 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

Stop by Foothills Credit Union for all your real estate loan needs!

Member Appreciation Day!!!

Free Food, Fun & Prizes

Friday July, 23rd

Mark your calendars and come down to the main office of Foothills CU to enjoy **FREE** food, fun & prizes as we celebrate you, the member! This event begins at 9:00am and go till 3:00pm.

Food:

- 9:00am - 11:00am: Donuts & Coffee
- 11:00am - 3:00pm: Grilled hamburgers/hot dogs, chips, soda, water etc.

Fun/Events:

- All Day: Enter a raffle for various prizes
- 11:00am - 3:00pm: Automotive Avenues will be helping with the grilling and will have some nice looking display vehicles to check out.
- Noon - 3:00pm: Face Painting & Balloon Animals for the kids.

So plan on joining us as we recognize the most important part of the credit union, the member, because if it was not for you Foothills Credit Union would not be what it is today!

If Opportunity Knocks Twice...

*Will You Answer? **KNOCK! KNOCK!***

Home Loan Refinancing from Foothills CU.....
Your OPPORTUNITY is Knocking!

1st Mortgage Offer:

4.75% Fixed APR*

Only \$299 in closing costs

10 year repayment term

2nd Mortgage Offer:

6.25% Fixed APR*

Only \$299 in closing costs

10 year repayment term

Consolidate your debt and lower your rate on a mortgage, automobiles, credit cards, and much more! HURRY, this opportunity won't last long!

*APR (Annual Percentage Rate). Display APR is dependent on standard credit qualifications. Application must be received by July 31, 2010. LTV (Loan to Value) no more than 80% for 1st mortgage & 85% for 2nd mortgage. Single family owner occupied properties in Colorado only. Offer not valid on current FCU loans.

Payment example (1st): \$75,000 at 4.75% for 120 months (10 years) = \$786.57 per month. First payment due 30 days after the loans closing date.
Payment example (2nd): \$50,000 at 6.25% for 120 months (10 years) = \$561.60 per month. First payment due 30 days after the loans closing date.

The Savings Keep Growing for

Foothills CU Members with Invest in America

FCU is proud to participate in Invest in America, a unique program offering our members' discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

Simply visit www.LoveMyCreditUnion.org to learn how, as a member of Foothills CU, you can receive money-saving discounts from: **General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, CompleteTax, DIRECTV** and through **ShopAmerica**, a new online mall specifically for credit union members.

FCU is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit LoveMyCreditUnion.org.

LOAN RATES

Updated 5/15/2010

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

Vehicle Loans - New & Used Maximum 72 Month Term

Rate	APR
A+ 5.99%	6.01%
A 6.25%	6.27%
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 - 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 5/01/2010

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	\$100	.15%	.15%
Money Market Share	\$1,000 - 10,000	.30%	.300%
	\$10,001 - 25,000	.40%	.401%
	\$25,001 - 50,000	.50%	.501%
	\$50,001 and over	.50%	.501%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.45%	.451%

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 - April 2010

MEMBERS	6,726
LOANS	\$ 41,157,529
SAVINGS	\$ 52,997,967
TOTAL ASSETS	\$ 58,020,920

Apply for a loan in person or
online today!



- ◆ Colorado is the only state in history, to turn down the Olympics. In 1976 the Winter Olympics were planned to be held in Denver. 62% of all state Voters choose at almost the last minute not to host the Olympics because of the cost, pollution and population boom it would have on the state.
- ◆ Colorado is nicknamed the “Centennial State” because it became a state in the year 1876 - 100 years after the signing of the Declaration of Independence.
- ◆ Denver has the largest city park system in the nation with 205 parks in City limits and 20,000 acres of parks in the nearby mountains.
- ◆ Colorado’s southwest corner borders Arizona, New Mexico, and Utah - it’s the only place in the U.S. where the corners of four states meet.
- ◆ In Denver you can attend sporting events for the NFL, MLB, NHL, and NBA - all within a three mile radius.
- ◆ Colorado means “colored red”.



Important Information About Your Personal Data That The Credit Union Collects, And How We Use That Data

To assure the continued privacy and confidentiality of your personal financial information, Foothills Credit Union observes these practices and procedures:

INFORMATION WE COLLECT

We collect nonpublic information about you from some or all of the following sources;

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency
- Information obtained when verifying data you provide on an application or other forms

INFORMATION WE DISCLOSE

We may disclose personal information that is necessary to conduct our business. This means just what is necessary to provide competitive financial products and services, and under other circumstances permitted by law.

OUR SECURITY MEASURES

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in using your information. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Foothills Credit Union members and the public may receive copies of our notice of privacy practices by contacting the credit union at (720) 962-8200 or write us at Foothills Credit Union, 7990 W Alameda Ave, Lakewood, CO 80226.

FOOTHILLS CREDIT UNION BOARD OF DIRECTORS PRIVACY POLICY STATEMENT

Our credit union is committed to making available financial products and services that will enable our members to meet their financial goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority for everyone associated with Foothills Credit Union.

To ensure that our members can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy;

- Our credit union will collect only the personal information that is necessary to conduct our business. That means only what is necessary to provide competitive financial products and services – and no more.
- Our credit union will protect member personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure the accuracy and integrity of communications and transactions, and protect member confidentiality.
- Members will always have access to their information. As a member of our credit union, they will always have the opportunity to review their information and make necessary changes to ensure that our records are complete and accurate.
- Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide when required to do so by governmental agencies, or when we partner with other businesses to offer a broader array of products and services.
- Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our member's economic well-being. Under no circumstances, unless our members are given the opportunity to “opt out” (as defined by NCUA guidelines), will we authorize these firms to charge a member's account without the members express consent, and under no circumstances will we allow these business relationships to sell member information to any other businesses.
- If we enter into a business relationship that, by regulation, we must give our members the opportunity to not have their information shared, we will do so. We will inform members on how to exercise their choice, and we will take all reasonable steps to make sure member requests are followed.
- Our credit union will not collect, use or release online information obtained from children under the age of 13 without prior parental notice and approval, which will include an opportunity for the parent to prevent use of information and contribution in the activity.
- At least annually we will post our Privacy Notice in a Quarterly Newsletter.

Our members also have a responsibility to safeguard their financial information. Members can help by taking the following actions;

- Protect all account numbers, card numbers, social security numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit or credit card, and never leave your account open on a computer that could have access by someone other than yourself.
- Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, if a caller tells you he/she is calling you on behalf of the credit union and asks for your account number. Legitimate credit union staff will already have access to that information.
- It's important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Holiday Closures

Saturday, September 4 & Monday, September 6 - Labor Day Holiday

Monday, October 11 - Columbus Day Holiday