

DOLLARS & SENSE

AUTUMN 2018

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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.

Mayor's Inspiration Award

Awarded to Foothills Credit Union

Every year the City of Lakewood awards people and organizations in the community with the **Mayor's Inspiration Award**.

This award acknowledges those who have made a significant impact in the Lakewood community by recognizing contributions in community engagement, collaboration, inclusiveness, diversity and innovation.

Foothills Credit Union is very grateful & honored to be one of the organizations that received this prestigious award this year.

The reasons the Credit Union was awarded this honor is because we have built strong community partnerships, and are constantly giving back to the community. We provide financial literacy training to numerous community members, non-profits, and church organizations. We also have a robust community sponsorship program that supports several organizations and events in Lakewood.

Finally, for our donation program which has been utilized by schools, sports programs, non-profit groups, and churches.

We would like to give a big **THANK YOU** to our Members, Employees, Community, and the City of Lakewood!!! The Credit Union would not be able to do all of the items listed above without your support.



Online Banking Upgrade

'External Accounts' Function Arriving Soon!

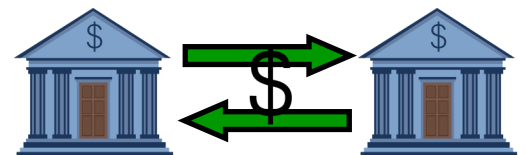
A new upgrade is coming to the Foothills Credit Union online & mobile app banking systems called 'External Accounts'.

The External Accounts management feature allows you to setup an ACH origination to transfer money to and from another financial institution.

This means you can connect your Foothills Credit Union account with your other credit union or bank accounts through your

online banking system at Foothills Credit Union. Once connected you will be able to transfer money electronically (for free) between these accounts.

Look for this new upgrade in the 4th Quarter of this year.



The Official Newsletter of:

Foothills
Credit Union

Employee of The Quarter

Congratulations April Audett

April is the Employee of the Quarter. This was voted on by staff in the 2nd quarter of 2018. April is our Compliance Officer.

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

- * *Super helpful & very kind*
- * *Willing to go above and beyond for Members & Staff*
- * *She has accomplished a lot in her short time with the CU.*
- * *Very knowledgeable and also willing to answer questions.*
- * *She is very friendly and has a great personality.*

Below are 4 questions to find out more about April.

1. What's your favorite hobby?
 - *Writing & illustrating children's books.*
2. Three words that best describe April?
 - *Helpful, Kind, Knowledgeable*
3. What do you like most about working at the Credit Union?
 - *The community atmosphere. Staff & Members know each other like one big family.*
4. How long have you worked at Foothills CU?
 - *4 months*



Strengthen Your Retirement

Retirement Planning in Your 30's (part 2 of 5)

The more you plan for retirement, the more likely your retirement will be rewarding & less stressful.

Start setting aside money now. Whether you are in your 20's or you're a few years away from retirement, it is never too early or too late to get moving in the right direction and to safeguard your future financial well-being.

This write up is part 2 of 5 articles regarding retirement savings that you will see in upcoming newsletters. This write up focuses on retirement suggestions for younger adults. Take these suggestions into consideration when planning for retirement in your 30's.

- ➔ Create a plan for your perfect retirement & estimate savings needed to reach your goals. Account for inflation.

- ➔ Decide how you will cover upcoming major expenses, like kid's college tuition, without using retirement funds.
- ➔ Try to contribute the max to your work retirement plan, especially if you have an employer match.
- ➔ Assign some or all of your bonuses or tax refunds for retirement savings.
- ➔ Review your asset allocation (stocks, bonds, etc.). Experts usually recommend aggressive allocation at this age. So investments are a bit more risky, but you may earn larger returns.
- ➔ When switching jobs, move retirement assets into a new plan; don't cash out.

* The Credit Union does not have a financial advisor on staff, but we can refer you to a trusted partner if you want to discuss retirement with an expert.

Community Corner

Local Events in the Area

Foothills Credit Union is a big supporter of the local communities that we serve. A lot of this support includes getting involved with and sponsoring local community events.

The Community Corner lists some events we recently supported, and lets you know of upcoming events we will be supporting.

In the 3rd Quarter of 2018 the credit union was involved in various community events:

Lakewood Area

- *Big Boom Bash 4th of July Event*
- *Ralston House .5K Race*
- *Red Rocks 9/11 Stair Climb*
- *West Metro Family Fire Muster*

Loveland Area

- *Corn Roast Festival*
- *Art in the Park Festival*

To the right is a picture of Teresa working at our booth, running a prize wheel for the kids, at this year's Loveland Chamber Corn Roast Festival!

Upcoming Events

Some events the Credit Union will be sponsoring in the 4th Quarter of 2018:

Lakewood:

- *Cider Day's Festival*
- *West Metro Chamber Women's Summit of the Rockies*
- *Lakewood Lights Festival*

Loveland:

- *Festival of Lights*
- *Education is Everyone's Business Breakfast (TEF Foundation)*



LOAN RATES

Updated 9/01/2018

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: 7.25% APR: 7.31%

Vehicle Loans - New/Used Maximum 72 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A+++ Super Prime	800+	3.99%	4.05%
A++ Super Prime	780 - 799	3.99%	4.05%
A+ Super Prime	760 - 779	3.99%	4.05%
A+	740 - 759	3.99%	4.05%
A	720 - 739	3.99%	4.05%
B+	700 - 719	4.99%	5.05%
B	680 - 699	5.69%	5.75%
C+	660 - 679	7.74%	7.80%
C	620 - 659	11.25%	11.32%
D	<=619	15.25%	15.32%

Recreational Vehicles - 2017 & Newer Maximum 120 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
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

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	9.25%	9.28%
B	660 - 699	10.00%	10.03%
C	620 - 659	13.75%	13.78%

Motorcycle- New/Used

Maximum 72 Month Term

(10% down required for lower rate in each tier)

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
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 - 2017 & Newer (i.e. boat, camper, atv, trailers etc)

Maximum 60 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
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 60 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
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)

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
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 9/01/2018

<u>SHARE ACCOUNTS</u>	<u>Minimum Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Share Savings	\$100	.15%	.15%
Money Market Share	\$1,000 - 10,000 \$10,001 - 25,000 \$25,001 - 50,000 \$50,001 and over	.20% .30% .35% .40%	.200% .300% .350% .401%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.30%	.301%

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.50%	.501%
9 month	\$1000	.65%	.652%
12 month	\$1000	.90%	.903%
18 month	\$1000	1.00%	1.004%
24 month	\$1000	1.10%	1.105%
36 month	\$1000	1.25%	1.256%
48 month	\$1000	1.50%	1.508%
60 month	\$1000	2.00%	2.015%
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.

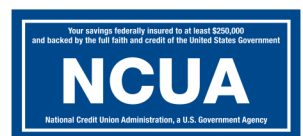
FINANCIAL SNAPSHOT - July 2018

MEMBERS 10,490
LOANS \$ 78,879,553
SAVINGS \$ 89,995,331

TOTAL ASSETS \$ 101,155,735

- 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 based on the Wall Street Journal Prime Rate. Rate and payment may change quarterly. Effective 9/04/2018, Prime Rate is 5.00%.

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

Checking that PAYS!

Ask about the "Golden Nugget" Checking Account.

Love My Credit Union Rewards

Rewards for Being a Member



ENJOY EXCLUSIVE SAVINGS EVERY DAY



Members save with Love My Credit Union® Rewards!

Sprint®

Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a **Sprint customer**.

TurboTax®

Save up to \$15 on TurboTax federal tax products.

Love to Shop

Earn cash back at over 1,500 online retailers.

ADT®

Get an exclusive smoke communicator and a \$100 gift card with a NEW ADT monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.

TruStage®

Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.

Get more from your credit union membership at LoveMyCreditUnion.org



Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification) \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l discounts apply. **Loyalty Reward:** \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. **Transfer Reward:** Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. **Deposit:** Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. ©2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

2018 All Bundle TruStage Stand-alone

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Holiday Closures

Monday, November 12 - Veterans Day Observed (Veterans Day is Sunday, November 11)

Thursday, November 22 & Saturday, November 24 - Thanksgiving

Tuesday, December 25 - Christmas

Tuesday, January 1 - New Year's

*****We will be closing at 12pm on Monday, December 24 & December 31*****