

DOLLARS & SENSE

SUMMER 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.

Member Appreciation Day

Free Food, Fun & Prizes

Friday, July 20

Mark your calendars and come on down to Foothills Credit Union to enjoy **FREE** food, fun & prizes as we thank and celebrate you, the member! This event will start at 9:00am and go until 2:30pm.

FOOD:

- ◆ 9:00am - 11:00am: Donuts & Coffee
- ◆ 11:00am - 2:30pm: Grilled hamburgers/hot dogs, chips, soda, water etc.

FUN:

- ◆ All Day: Enter a free raffle for prizes
- ◆ 11:00am - 2:30pm: Automotive Avenues will have some nice looking display cars, onsite, to check out.
- ◆ Noon - 2:30pm: Face Painting & Balloon Animals for the kids!

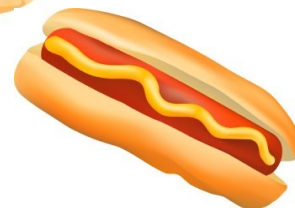
So, plan on joining us as we recognize, celebrate, and say thank you to the most important part of the credit union, you, the member. Foothills Credit Union is a strong and thriving community financial institution because of our members. THANK YOU!

****The listed schedule is for the Lakewood Branch only. The Loveland Branch will also have free lunch, raffle prizes, & face painting. Any other Loveland Branch activities will be announced at a later date.*



**FREE
LUNCH**

**FOR
ALL!!!**



What is a HELOC?

Take Advantage of Your Home's Equity

What is a HELOC? HELOC stands for *Home Equity Line of Credit*. This is one of many different kinds of real estate lending options available at Foothills CU. It also differs from 1st & 2nd Mortgages in various ways, including that it is a line of credit so you only pay back what you use.

HELOC's are currently one of the most popular real estate lending options due in part because of the real estate market in the Denver Metro area, and many

homeowners seeing an increase in the value and equity of their homes.

A HELOC allows you to borrow against a certain amount of the value of your home, and uses the equity in your home as collateral. Because of this the interest rate is typically lower than other line of credit options (i.e. credit cards).

Contact the Credit Union Loan Department for more information and to apply!

The Official Newsletter of:



Employee of The Quarter

Congratulations Robert Newton

Robert is the Employee of the Quarter. This was voted on by staff in the 1st quarter of 2018. Robert is a Loan Officer.

Below are some reasons Robert's peers voted for him:

- *He is very courteous & respectful to all
- *He never hesitates to help out a Member
- *Always willing to help out at community events.
- *Always willing to help out a co-worker.
- *He goes above & beyond to meet Member loan needs

Below are 4 questions to find out more about Robert.

1. What's your favorite hobby?
 - Off-Road & 4 Wheeling
2. Three words that best describe Robert?
 - Respectful, Supportive, & Courteous
3. What do you like most about working at the credit union?
 - It is a family like atmosphere with co-workers, which makes going to work enjoyable!
4. How long have you worked at Foothills CU?
 - 1.5 years



Strengthen Your Retirement

Retirement Planning in Your 20's (part 1 of 5)

The more you plan for retirement, the more likely your retirement will be a 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 1 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 20's.

- ➔ When considering job offers, keep retirement in mind, and strongly consider job offers with retirement benefit options.

- ➔ Once you have a job, take advantage of your employer based retirement plans. The benefits of a 401(k) or similar plan may include matching employer contributions. If possible, maximize your employers matching offer.
- ➔ If you earn less than \$31,500 a year, you may be eligible for a retirement contribution tax credit. Go to [irs.gov](https://www.irs.gov) and search 'Saver's Credit' for more info.
- ➔ Start small if you don't have a lot of money to set aside. Save now to maximize the impact of compound interest.

* 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 to let you know of upcoming events we will be supporting.

In the 2nd Quarter of 2018 the credit union was involved in various community events: Lakewood Area

- Bobcat Boogie 5K Fundraiser Race
- Rockin' Block Party (City of Lakewood)
- INSPIRE Arts Week Lakewood

Loveland Area

- Loveland Classic 5K (Thompson Education Foundation Fundraiser)
- Sierra's Race Against Meningitis 5K run/walk fundraiser

To the right is a picture of our table at this year's Loveland Classic 5K in chilly and snowy April.

Upcoming Events

Some events the Credit Union will be sponsoring in the 3rd Quarter of 2018:

Lakewood:

- Sounds Exciting Summer Concerts
- Big Boom Bash 4th of July Event
- Ralston House .5K Race
- 9/11 Stair Climb (Red Rocks)
- West Metro Family Fire Muster

Loveland:

- Loveland Corn Roast Festival



LOAN RATES

Updated 6/01/2018

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: 5.25% APR: 5.27%

Vehicle Loans - New/Used Maximum 72 Month Term

	Score	Rate	APR
A+++ Super Prime	800+	3.59%	3.62%
A++ Super Prime	780 - 799	3.89%	3.92%
A+ Super Prime	760 - 779	3.89%	3.92%
A+	740 - 759	3.89%	3.92%
A	720 - 739	3.89%	3.92%
B+	700 - 719	4.79%	4.82%
B	680 - 699	5.69%	5.72%
C+	660 - 679	7.74%	7.77%
C	620 - 659	11.25%	11.28%
D	<=619	15.25%	15.28%

Recreational Vehicles - 2017 & 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 - 2017 & 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 6/01/2018

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	.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	.35%	.350%
9 month	\$1000	.50%	.501%
12 month	\$1000	.75%	.752%
18 month	\$1000	.80%	.802%
24 month	\$1000	.95%	.953%
36 month	\$1000	1.10%	1.105%
48 month	\$1000	1.50%	1.508%
60 month	\$1000	2.00%	2.015%
12 month IRA	\$1000	.75%	.752%

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.

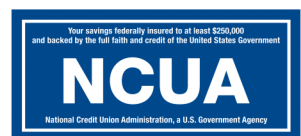
FINANCIAL SNAPSHOT - April 2018

MEMBERS 10,426
LOANS \$ 76,077,707
SAVINGS \$ 90,654,405

TOTAL ASSETS \$ 101,516,648

- 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 6/14/2018, 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

Dividend Rates Increased
Earlier in the year we raised our dividend rates on some Certificate of Deposits!

Notice of Privacy Practices

For Foothills CU Members

Facts: What Does Foothills Credit Union Do With Your Personal Information?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include Social Security Number, Account balances & payment history, Transaction history, Credit history & credit scores, and Overdraft history.

How? All financial companies need to share customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers personal information; the reasons Foothills Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does FCU Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and service to you	Yes	No
For joint marketing with other financial companies -	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions & experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	Yes	No
For non-affiliates' to market to you -	No	We don't share

How does Foothills Credit union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Foothills Credit Union collect my personal information?

We collect your personal information, for example, when you open an account, pay your bill(s), apply for a loan, make a wire transfer, use your credit/debit card, and make deposits/withdrawals from your account. We also collect your personal information from others, such as credit bureaus and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- * sharing for affiliates' everyday business purposes - information about your credit worthiness
- * affiliates' from using your information to market to you
- * sharing for non-affiliates' to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions:

Affiliates - Companies related by common ownership or control. They can be financial & non-financial companies. These include Credit Union Service Network (CUSN), CO-OP Financial Services (CO-OP), Pemco, Centennial Lending.

Non-affiliates - Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint Marketing - A formal agreement between non-affiliated financial companies that together market financial products or services to you: CUNA Mutual Group

Other Important Information: Your Responsibility to Protect Information - As long as there is fraud and identity theft in the financial industry, so will the credit union require our members to reasonably assist in the fight against it. While the credit union is committed to protecting the privacy of its members, there are certain things that you should do that will help. For instance, in order to protect the transmission of your information sent through e-mail, messages should be sent through our secure server through our online banking service. In connection with any passwords or PIN information, you should keep that information confidential and in a separate location away from your computer, you wallet, or with any card. Please use caution when disclosing any account numbers, social security numbers or other information to other persons if someone calls you.

Questions:

Call 720-962-8200 or go to www.foothills-cu.com

7990 W Alameda Ave
Lakewood, CO 80226

Holiday Closures

Saturday, September 1 & Monday, September 3 - Labor Day

Monday, October 8 - Columbus Day

