

DOLLARS & SENSE

SPRING 2020

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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, ATM, Mobile App, and Mobicint (online banking) 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 members access to their accounts anytime. Call us at (720) 962-8200 to find out how to take advantage of the flexibility and convenience provided by these services.

Loveland Branch Updates

New Developments at Our Future Location

Since breaking ground in September 2019, our Loveland new build has come a long way! Soon to replace our current Loveland location, the new branch will be located at 3725 Mountain Lion Drive Loveland, CO.

The new branch will have many new upgrades including a drive-up ATM & drive-up banking. We're aiming to have the doors open and be serving our members in early Fall 2020. Check out our Facebook & Instagram pages for additional photos, videos, and to follow the progress!



The Official Newsletter of:

Foothills
Credit Union

Employee of The Quarter

Congratulations Matthew Logan

Matt was voted the Employee of the Quarter by Foothills CU staff for the 4th Quarter of 2019. Matt is our Chief Marketing Officer.

Below are a few reasons Matt's peers voted for him:

- He goes above & beyond to help both members and his co-workers.
- He makes everyone around him feel comfortable and included.
- He is always kind & patient no matter the situation.

Matt has been with Foothills CU for 12 years. As the Chief Marketing Officer he oversees all of the credit union's marketing, business development, and community outreach efforts.

Not only does Matt represent the Credit Union with a welcoming & friendly attitude, he is also a team player. He is always willing to provide support and help out where he's needed. We are grateful to have him on our team!



Stay Connected with Foothills CU

Follow Us On Social Media

Foothills Credit Union social media accounts are the simplest way to access exclusive Credit Union news, updates & events. Our social media platforms are the best way for us to connect with our members and share what we're doing in regards to products & services, promotions, and all the community outreach we're involved in.

If you haven't already, connect with us on social media and stay up-to-date on all things Foothills CU.

We'd love to hear your feedback and about your experience with us!



@foothillscreditunion



[Linkedin.com/company/foothills-credit-union](https://www.linkedin.com/company/foothills-credit-union)



@foothillscreditunion

Community Corner

Local Events in the Area

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

The Community Corner highlights events we recently supported as well as upcoming events we will be supporting.

In the 1st Quarter of 2020, the Credit Union was involved in various community events.

Lakewood Area:

Ralston House Dinner & Silent Auction

Loveland Area:

Thompson Education Foundation
Educator Appreciation Breakfast

Upcoming Events

Lakewood:

- Lakewood Arts Week
- Lakewood Rockin' Block Party
- Blue Bench Changing the Conversation Fundraiser
- SRC Annual Fundraiser

Loveland:

- Loveland Classic 5k/10k Race
- Sierra's Race Against Meningitis



(Photo to the right: staff attending the Annual Ralston House Fundraiser, the Credit Union sponsors the event.)

LOAN RATES

Updated 03/01/2020

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: 7.29%

Vehicle Loans - New/Used Maximum 72 Month Term

	Score	Rate	APR
A+++ Super Prime	800+	4.04%	4.07%
A++ Super Prime	780 - 799	4.04%	4.07%
A+ Super Prime	760 - 779	4.04%	4.07%
A+	740 - 759	4.24%	4.27%
A	720 - 739	4.24%	4.27%
B+	700 - 719	4.99%	5.02%
B	680 - 699	5.69%	5.72%
C+	660 - 679	7.74%	7.77%
C	620 - 659	11.25%	11.29%
D	<=619	15.25%	15.29%

Recreational Vehicles - 2019 & 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%	12.04%

Recreational Vehicles - Used Maximum 120 Month Term

	Score	Rate	APR
A	700+	9.25%	9.28%
B	660 - 699	10.00%	10.04%
C	620 - 659	13.75%	13.79%

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 - 2019 & Newer (i.e. boat, camper, atv, trailers etc)

Maximum 60 Month Term

	Score	Rate	APR
A	700+	7.25%	7.27%
B	660 - 699	8.00%	8.03%
C	620 - 659	11.00%	11.04%
D	<=619	15.00%	15.04%

Other Secured Collateral - Used (i.e. boat, camper, atv, trailers etc)

Maximum 60 Month Term

	Score	Rate	APR
A	700+	8.00%	8.03%
B	660 - 699	8.50%	8.53%
C	620 - 659	11.25%	11.28%
D	<=619	15.25%	15.29%

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%	11.03%
C	620 - 659	11.99%	12.03%
D	<=619	15.99%	16.03%

- Overdraft Protection - 16.00 APR

- Visa® Credit Card - 10.99% APR

SHARE AND CD RATES

Updated 03/01/2020

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	1.40%	1.41%
9 month	\$1000	1.50%	1.51%
12 month	\$1000	1.80%	1.81%
18 month	\$1000	1.80%	1.81%
24 month	\$1000	1.85%	1.86%
36 month	\$1000	2.00%	2.01%
48 month	\$1000	2.10%	2.12%
60 month	\$1000	2.40%	2.42%
12 month IRA	\$1000	1.80%	1.81%
Starter CD (12months)	\$200	2.00%	2.02%

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

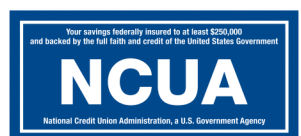
FINANCIAL SNAPSHOT - January 2020

MEMBERS 10,356

LOANS \$ 86,364,144

SAVINGS \$ 96,389,586

TOTAL ASSETS \$ 110,207,342



Real Estate Loan Information

First Mortgages

Foothills CU offers first mortgages. All first mortgage requests must be deferred to lending staff for privacy & documentation controls. Centennial Lending, LLC Guidelines are followed.

Second Mortgages

Term	Rate	APR
5 year	4.00%	4.41%
10 year	4.75%	4.97%*
15 year	5.00%	5.15%*

*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 & payment may change quarterly. As of 03/04/2020, Prime Rate is 4.25%.

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 Rate plus .50%
**
Combined Loan to Value = 90%

**MINIMUM FLOOR LIMIT 4.75%

FEES

Fees for real estate loans can vary. They include (but are not limited to):

- Appraisal
- Title Policy
- Filing Fees
- Document Preparation
- Origination

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Auto Link - A Car Buying Service For You

DISCOVER

THE NEW WAY TO BUY A NEW OR USED CAR

VISIT AUTO LINK™ ON OUR WEBSITE

Buying a Car Can be Painful

We are partnering with Auto Link to address the primary stress point - the negotiation and haggling of price. Auto Link allows you to search for a car across the internet and car dealerships all from the comfort of your computer. You can get upfront pricing information from Certified Dealers and even schedule a test drive. Soon you will be able to access Auto Link through the Foothills CU website!

Look Up Manufacturer Rebates

Save money on your new ride by searching for manufacturer rebates and incentives. Search the specific vehicle you have in mind and see what's available. You may be surprised!

Pull A Vehicle History Report

The history of a car can be very revealing. Our Complete Auto Check® history reports gives you all the details: previous accidents, title information, usage, and odometer.

Avoid Overpaying For Your New Car

Use our free TrueCar Price Curve to see the average other buyers paid for the car you want, what you should be paying, and what you could save off of MSRP!

Email Sellers and Schedule Test Drives

Once you've researched and found a car you're interested in, you can email the seller straight from our site! Ask to schedule a test drive, check on the warranty or enter in a personal message. It's that easy!



Holiday Closures

Memorial Day – Saturday, May 23rd & Monday, May 25th

Independence Day – Friday, July 3rd & Saturday, July 4th