

DOLLARS & SENSE

SUMMER 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

foothills-cu.com

Night Depository, 24-hour Telephone Access, Automated Teller Machine, 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 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.

There's Something Different About FCU

Educate. Empower. Enrich.

Coming July 2020

Something new and exciting is coming to Foothills Credit Union and we wanted you to be the first to know! We can't tell you everything right now, but

we've given you a hint below. Keep an eye out on our website and social media pages for more information as we get closer to the launch date. We will be making the big announcement very soon!

Something BIG Is On The Horizon

Coming July 2020

#EducateEmpowerEnrich

Member Appreciation Day

Event Cancellation

We are sad to announce this year's Member Appreciation Day celebration has been cancelled. Due to COVID-19, we won't be able to hold our annual BBQ in honor of you, our members. Even though we can't celebrate our fantastic membership, we still recognize our members are the most important part of the credit union! Thank you for helping make Foothills Credit Union a strong,

thriving community financial institution. This year has been a challenge for everyone, and we appreciate your patience and understanding throughout it all. With so many exciting things on the horizon for Foothills Credit Union, we are sure to be celebrating with you all as soon as it's safe. Thank you for your support of the credit union, and for giving us the opportunity to serve you and your financial needs.

The Official Newsletter of:



Employee of The Quarter

Congratulations Joanna Zierten

Joanna is the Employee of the Quarter, voted on by staff in the 1st quarter of 2020. Joanna is one of our Loan Officers and is located in the Lakewood office.

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

- * She really stepped up during the COVID crisis to help out her fellow lenders.
- * She is truly a great co-worker and team player.
- * She comes into work with a positive attitude and willingness to help out.
- * She is a wonderful asset to the Foothills CU team.

Below are 4 questions to find out more about Joanna.

1. What's your favorite hobby?
 - *Karaoke, but disc golf is a close second*
2. Three words that best describe Joanna?
 - *Helpful, Kind, Knowledgeable*
3. What do you like most about working at the Credit Union?
 - *The sense of family among the members and employees*
4. How long have you worked at Foothills CU?
 - *Just over a year*



Online Services & External Accounts

A Safe, Convenient & Free Way to Bank Online

While both of our branch lobbies have reopened and are providing full service, we are still encouraging members to take advantage of our online and mobile banking services.

Foothills Credit Union offers a safe, convenient, and free way to conduct your banking online and to access your account information from the comfort of your own home. With our online mobile banking system you have the ability to:

- Deposit checks remotely
- Turn your credit/debit cards on & off
- View pending transactions
- Access your e-statements
- Pay your bills online
- Apply For Loans
- And much more

In addition, we offer a External Account Transfer feature in our online banking system allows members to connect their Foothills CU account to their accounts at other financial institutions. Meaning you can transfer money from your account with another financial institution to your Foothills Credit Union accounts, and vice versa.

Sign up today to start conducting your banking anywhere you have internet access!



Community Corner

Local Events in the Area

Due to COVID-19, our Community Corner looks and feels a little different this summer. While we have still been able to sponsor many of our favorite local businesses and organizations, most of the events we normally attend have been cancelled. But some of the events were able to go virtual!

In the 2nd Quarter of 2020 the credit union was involved in various community events:

Loveland Area

- *The Loveland Chamber of Commerce Annual Golf Tournament*
- *Sierra's Race Against Meningitis 5K Run/Walk Fundraiser - This event was held virtually*

Even though event season was put on hold and we had to close our lobbies, we still found ways to have fun! To the right is a photo of staff dressed up for pajama day in the office!



Upcoming Events

Some events the Credit Union will still be sponsoring in the 3rd Quarter of 2020:

Lakewood:

- *9/11 Stair Climb (Red Rocks) - Still scheduled as of now, but that might change.*
- *West Metro Family Fire Muster - this event is headed online this year!*
- *Ralston House .5k Virtual Endurance Challenge*



LOAN RATES

Updated 6/15/2020

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

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

"Its All GOOD"
Youth Auto Loan Rate
RATE: 7.25% APR: 7.28%

Vehicle Loans - New/Used Maximum 72 Month Term

	Score	Rate	APR
A+++ Super Prime	800+	3.49%	3.52%
A++ Super Prime	780 - 799	3.49%	3.52%
A+ Super Prime	760 - 779	3.49%	3.52%
A+	740 - 759	3.69%	3.72%
A	720 - 739	3.69%	3.72%
B+	700 - 719	4.44%	4.47%
B	680 - 699	5.29%	5.32%
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%	5.02%*
B	660 - 699	6.00 - 6.75%	6.03%*
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%	7.28%
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%	11.29%
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%

SHARE AND CD RATES

Updated 6/15/2020

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

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.45%	.45%
9 month	\$1000	.55%	.55%
12 month	\$1000	.65%	.65%
18 month	\$1000	.70%	.70%
24 month	\$1000	.85%	.85%
36 month	\$1000	.95%	.95%
48 month	\$1000	1.10%	1.11%
60 month	\$1000	1.10%	1.11%
12 month IRA	\$1000	.65%	.65%
New: Starter CD*	\$200	.85%	.85%

*(12 month term & \$25,000 max balance)

RATES QUOTED ARE SUBJECT TO CHANGE

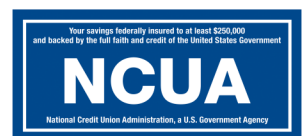
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time. 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 2020

MEMBERS 10,329
LOANS \$ 86,928,161
SAVINGS \$ 103,254,410

TOTAL ASSETS \$ 116,674,049

- Overdraft Protection - 16.00 APR
- Visa® Credit Card - 10.99% APR



Real Estate Loan Information

Loveland Branch Updates

Developments at Our Future Location

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	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 and payment may change quarterly. Effective 6/12/2020, Prime Rate is 3.25%.

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, and include (but are not limited to):

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

There are just a few short months left before we call 3875 Mountain Lion Drive our new home in Loveland! We are currently anticipating opening the new branch in the late summer or early fall of this year. We don't have an exact date, so keep checking back and following the progress on our social sites! With the exterior of the building starting to look more complete, we can start to turn our attention indoors. The drywall is up and we are starting to see more and more of the finished product emerging everyday. In the coming weeks we will be sharing more footage of the interior and exterior of our new Loveland branch. Follow our social media accounts for more updates, pictures, and videos as our building progresses. Stay Tuned!



Merchant Card Services

Looking for an affordable card processing option for your business? Call us today!

Holiday Closures

Labor Day - Saturday, September 5 & Monday, September 7

Columbus Day - Monday, October 12

