



Dollars & Sense

AUTUMN 2020

INSIDE THIS ISSUE:

| | |
|---------------------------|---|
| Educate. Empower. Enrich. | 1 |
| Loveland - We've Moved | 1 |
| 24/7 Contact Center | 2 |
| Community Corner | 2 |
| Employee of the Quarter | 2 |
| Loan & Investment Rates | 3 |
| Auto Link | 4 |
| Real Estate Rates | 4 |
| Holiday & Other Closures | 4 |

Night Depository, 24-hour Telephone Access, 24/7 Contact Center, 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.

Educate. Empower. Enrich.

Brand Refresh!

In case you missed it, an exciting new look has arrived at Foothills CU. We now have a strong, recognizable brand that communicates our identity to our members in a unique and personal way.

Here at Foothills CU we know success is built by

visionary leaders, by engaged employees, and by loyal members. Our brand vision promises to Educate, Empower, and Enrich our members' lives with exciting financial solutions. And each mountain in our logo represents one of these promises.

Without these core values

and key individuals serving as the driving force behind our company culture, our brand doesn't have a foundation to stand on. Therefore, we are dedicated to living our values and setting ourselves apart to ensure our members understand we are not just any ordinary financial institution.



Loveland - We've Moved!

Now Open

We are excited to announce our new Loveland Branch is now serving members!

Come visit us at 3875 Mountain Lion Drive, Loveland, CO 80537.

Our old Loveland branch off 8th St. & Cleveland Ave. closed it's doors for the final time on Friday, September

4th. We will no longer be serving members out of that location.

While our old location holds many fond memories for us, it was time for some much needed upgrades to allow us to serve our Loveland members to the best of our ability. Including a drive-up ATM, drive-up banking &

extended office hours. Stop by to see the new building and utilize the upgrades firsthand!

New Loveland Hours

Office Hours

Mon.- Fri. : 9:00am – 5:00pm

Drive Thru Hours

Mon.- Fri. : 8:30am – 5:30pm

Sat. : 9:00am - 12:00pm



Employee of the Quarter



Congratulations Rose Beaird!

Rose is a Member Service Professional at our Lakewood office. She's a dependable employee & wonderful person. Rose plays a big role in keeping the office organized! She

takes it upon herself to ensure the office always looks its best. Rose is always willing to lend a helping hand & brings creativity to our team.

Rose has worked for FCU for almost 7 years. Her favorite hobby is her craft room, where she creates

amazing things! She enjoys working at Foothills because the management team is attentive & great at coaching.

"The members I have grown to know & love to see, are amazing. And my co-workers are awesome!"

NOTICE OF FEE CHANGE

****Effective**

November 1st, 2020**

Occasionally, some of our fees change. When that happens, we like to give you a heads-up before the change is implemented. The Courtesy Pay Fee will be changing from \$25 to \$30. If you have any questions, please contact us at (720)962-8200. Thank you for being a valued member of Foothills Credit Union!



Community Corner

Virtual Events

Due to COVID-19, our Community Corner looks and feels a little different this year. 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 canceled or were moved online.



In the 3rd Quarter of 2020 Foothills CU was involved in various community events:

Lakewood Area

- West Metro Chamber Fundraising Golf Tournament
- Stride Community Health Fundraising Golf Tournament
- Blue Bench Fundraising Golf Tournament
- West Metro Family Fire Muster
- Ralston House Virtual .5k Fun Run

24/7 Contact Center

CO-OP Contact Center

We recently implemented a contact center to support us with incoming calls 24/7, 363 days a year. It's great members who need assistance after hours and on holidays.

They will be taking overflow calls during business hours and member calls after hours, on weekends & holidays.

The 3 Main Areas of Service Are:

Member Service

- ◇ Fund Transfers
- ◇ Transaction History
- ◇ Basic Transactions & Inquiries
- ◇ Balance/Payment/Due Date/Maturity Date Inquiries

Card Services

- ◇ Card Inquiries
- ◇ Order Cards & Pins
- ◇ Cardholder Maintenance
- ◇ Travel Notices

Card Disputes

- ◇ Submit card disputes directly
- ◇ Process fraud & non-fraud related disputes

Loan Rates

Updated 09/01/2020

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

Vehicle Loans - New/Used Maximum 72 Month Term

| | <u>Score</u> | <u>Rate</u> | <u>APR</u> |
|------------------|--------------|-------------|------------|
| 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

| | <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% | 12.04% |

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% | 10.04% |
| C | 620 - 659 | 13.75% | 13.79% |

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% | 5.02%* |
| 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

| | <u>Score</u> | <u>Rate</u> | <u>APR</u> |
|---|--------------|-------------|------------|
| 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% |

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|---|--------------|-------------|------------|
| A | 700+ | 8.00% | 8.03% |
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| 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)

| | <u>Score</u> | <u>Rate</u> | <u>APR</u> |
|---|--------------|-------------|------------|
| A | 700+ | 9.99% | 10.02% |
| B | 660 - 699 | 10.99% | 11.03% |

Share & CD Rates

Updated 09/01/2020

| <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 | .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 - July 2020

| | | |
|---------------------|-------|----------------------|
| MEMBERS | | 10,311 |
| LOANS | | \$90,137,909 |
| SAVINGS | | \$107,326,893 |
| TOTAL ASSETS | | \$120,297,235 |

Overdraft Protection - 16.00% APR

Visa® Credit Card - 10.99% APR



Auto Link & MyEZ Car Care

Holiday Closures

Columbus Day

Monday, October 12th

Veteran's Day

Wednesday, November 11th

Thanksgiving

Thursday, November 26th

Christmas

Friday, December 25th &
Saturday, December 26th

New Year's Day

Friday, January 1st &
Saturday, January 2nd

Lakewood Office

7990 W. Alameda Ave.

Lakewood, CO 80226

Phone: 720.962.8200

Loveland Office

3875 Mountain Lion Dr.

Loveland, CO 80537

Phone: 970.669.4747

Auto Link

Looking for a new car? We've got you covered. Buying a car is one of the biggest purchases people make. Foothills Credit Union has partnered with Auto Link to provide our members with a hassle-free car buying service.

This program is designed to streamline the car buying process and to help our members save time and money.

Our website has everything you need to research your next vehicle including: new &

used vehicle prices, vehicle history report, virtual test drive videos, safety ratings, crash test videos & financial calculators.

It's time to start enjoying your car buying experience!

MyEZ Car Care

Your car's best friend! Stay organized, stay safe, and save money long after your car leaves the lot!

If you finance your new car through Foothills CU,

you'll gain access to the free myEZ Car Care membership & mobile app. Which includes:

- Discounts on auto repair, services & maintenance

- Travel discounts on hotels and resorts
- Rental car discounts, endless vacation rental options
- The Electronic Glovebox App



START YOUR
ADVENTURE

Use our car buying service to save time + money when shopping for your next vehicle.

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 | 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 6/16/2020, 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

