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

## New Debit & Credit Card Designs

### A Brand New Look!

If you've received a new VISA debit or credit card from Foothills CU recently, you may have noticed they look a bit different. That's because we recently updated our debit and credit cards with our new logo and brand!

### VISA Debit & ATM Cards

This card is a wonderful enhancement to your Checking Account that gives you convenient access to your checking, while enjoying unlimited point-of-sale transactions. Add a debit card to your account by contacting one of our friendly Member Service Representatives at 720.962.8200 or come in to one of our locations.



### VISA Credit Cards

Foothills Credit Union offers a credit card that will beat the competition! You will have world wide purchasing power, plus the means to access cash through an extensive CO-OP ATM network. Pick up an application or apply online today and start building your credit, pay off your higher rate cards, or use it as an emergency line of credit.

#### Advantages of our VISA debit & ATM cards:

- Overdraft Protection
- Access to over 30,000 surcharge-free ATMS
- Make purchases from merchants worldwide with any merchant that accepts VISA
- Use our mobile app to locate surcharge-free ATMs
- Compatible w/Apple & Samsung Pay



#### Advantages of our VISA credit cards:

- Fixed 10.99% APR
- No monthly/annual fee
- Balance transfers
- Same rate for purchases, cash back & balance transfer transactions
- Emergency credit line extensions
- Secured credit card options
- Compatible w/Apple & Samsung Pay

# Employee of the Quarter



## Congratulations Melissa Britton!

Melissa is one of the wonderful Tellers at our Lakewood branch. She has been on the Foothills CU team for just over a year and in that time has become an important member of our team.

Melissa is hardworking, a true team player, and always willing to pitch in where needed. Her bright & bubbly attitude helps make the teller line a fun work environment.

When not at work, Melissa loves to watch her favorite movies (Harry Potter,

Outlander, and any murder mystery). When COVID isn't around, she loves to travel, see new countries, and meet new people.

"My favorite part about working for Foothills CU are my coworkers! They make coming to work everyday so much fun." - Melissa Britton

## Webinar: Money Strategies In An Uncertain World

When: April 27th  
Times: 10am & 6pm  
Where: Virtual  
Webinar on Demio

This webinar is a **MUST** for anyone who wants to win the money game. We will educate you on how to reach your retirement goals, pay for college, protect your money from stock market losses, and reduce your taxes. Visit our website to register.



## Community Corner

### Community Support

Foothills Credit Union supports many organizations in the Lakewood & Loveland communities. Below is a list of some organizations we supported in 2020:

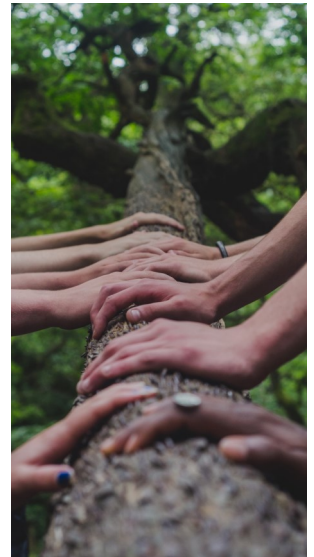
#### Lakewood Area

- *Stride Community Health Center*
- *City of Lakewood*
- *Ralston House*

- *The West Metro Chamber*
- *The Action Center*
- *The Blue Bench*
- *Senior's Resource Center*
- *West Metro Fire District*

#### Loveland Area

- *Thompson Education Foundation*
- *Loveland Chamber*
- *Thompson Career Campus*
- *Thompson School District*
- *Sierra's Race Against Meningitis*
- *Loveland Downtown District*



## Smart Option Student Loan®

### Take Control of Your College Financing

Whether you're an undergrad, graduate student, or parent, get money for school from Sallie Mae®. Student loans from Foothills Credit Union in partnership with Sallie Mae® can help. These loans are designed to meet your needs:

- Competitive variable & fixed interest rates
- No origination fee or prepayment penalty
- Multiple repayment options

#### **Undergraduate Loan**

Pay for your bachelor's, associate's, or certificate expenses at a degree-granting school.

#### **Graduate Loan**

Pay for expenses as you pursue your master's and doctoral degrees.

#### **MBA Loan**

Pay for your business school expenses as you pursue your Masters of Business Administration.

# Loan Rates

Updated 03/10/2021

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

## Vehicle Loans - New/Used

Maximum 72 Month Term

	Score	Rate	APR
A+++ Super Prime	800+	3.24%	3.27%
A++ Super Prime	780 - 799	3.24%	3.27%
A+ Super Prime	760 - 779	3.24%	3.27%
A+	740 - 759	3.44%	3.47%
A	720 - 739	3.44%	3.47%
B+	700 - 719	4.19%	4.22%
B	680 - 699	5.04%	5.07%
C+	660 - 679	7.74%	7.77%
C	620 - 659	11.25%	11.29%
D	< /=619	15.25%	15.29%

## Recreational Vehicles - 2020 & 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 - 2020 & 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%

# Share & CD Rates

Updated 03/10/2021

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

## CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.30%	.30%
9 month	\$1000	.33%	.33%
12 month	\$1000	.40%	.40%
18 month	\$1000	.43%	.43%
24 month	\$1000	.55%	.55%
36 month	\$1000	.63%	.63%
48 month	\$1000	.75%	.75%
60 month	\$1000	.80%	.80%
12 month IRA	\$1000	.40%	.40%
<b>New: Starter CD*</b>	<b>\$200</b>	<b>.40%</b>	<b>.40%</b>

\*(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 - January 2021

MEMBERS	10,224
LOANS	\$90,411,836
SAVINGS	\$114,927,874
<b>TOTAL ASSETS</b>	<b>\$128,738,026</b>

Overdraft Protection - 16.00% APR

Visa® Credit Card - 10.99% APR



# Identity Theft: Protect Yourself (Pt. 1)

## Holiday Closures

### Memorial Day

Saturday, May 29th  
& Monday, May 31st

### Independence Day

TBD

## 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

## What Is Identity Theft?

Identity theft has become so rampant in recent years that the US Government has made it a federal crime. It occurs when someone uses your personal information without your knowledge or permission for financial or other gain. One of the fastest growing crimes in America, the Bureau of Justice Statistics estimates that identity theft victimized more than 14 million people in 2018 alone.

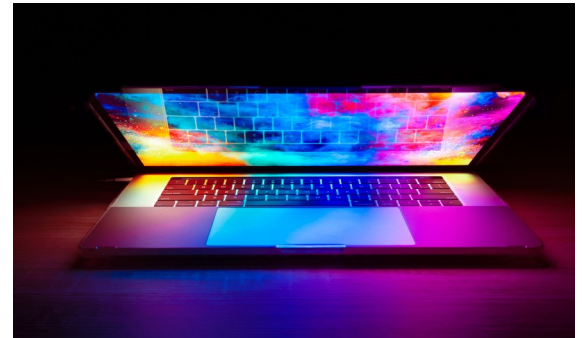
Typical identity theft involves a thief stealing your personal information to pose as you in some way. It's easy to assume it won't happen to you, but the truth is 19 people become victims of identity theft each minute. Victims can include, children, adults, and teens. Identity Theft can come in many different forms: computer crime, document loss, business leaks, or a personal data breach.

## How Can Identity Theft Affect You?

Identity theft can damage your finances, credit rating, and reputation, and could complicate many areas of your life. Identity thieves might:

- Drain your bank account
- Make purchases with your credit cards
- Open new accounts in your name
- Get identity & government documents issued with your name & their photos
- Receive medical care under your insurance
- Take out loans in your name
- Create a false criminal record for you by using your info when investigated or arrested by the police

While no one is safe from identity theft, there are steps you can take to lower your risks. Throughout the next few newsletters, we'll provide you with information on how to protect yourself, detect warning signs, and correct problems that arise if your identity is stolen.



## 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 03/01/2021, 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

