



Dollars & Sense

AUTUMN 2021

INSIDE THIS ISSUE:

Fall Home Equity Loan Promotion	1
Employee of the Quarter	2
Community Corner	2
Identity Theft: Protect Yourself Part III	2
Loan & Investment Rates	3
Clear Creek Crossing Update	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 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.

Fall Home Equity Loan Promo!

Use The Right Tools To Get The Job Done!

Getting started is often the hardest part of any project, But it can be a lot easier with the right tools—including an affordable Home Equity Line of Credit (HELOC) from Foothills Credit Union. Some ways to use a HELOC are on new energy efficient appliances, a kitchen remodel, to consolidate debt, or to go on a dream vacation.

**HELOC Rates As
Low As 2.99% APR*
and No Closing
Costs or Fees!**

**Offer Available
From through
December 31st,
2021**



* APR = Annual Percentage Rate. Displayed rate is dependent on standard credit qualifications, WAC. Some restrictions and conditions may apply. Rates and terms subject to change without notice. The APR is a variable annual percentage rate (VAPR) and will vary based on the prime rate as published in the Wall Street Journal. The best rate is 1.0% ("Margin") below Wall Street Journal Prime Rate ("Index") subject to a floor rate of 2.99% and a ceiling rate of 18.00%. No closing costs or fees. The 2.99% VAPR offer is good on new Home Equity Line of Credit (HELOC) loans opened or applications received by December 31, 2021. The 2.99% VAPR is not to exceed a Combined Loan to Value (CLTV) of 75%. HELOCs have a 20-year term; with a 10-year draw & 10-year repayment period. As of October 1, 2021, the VAPR for a HELOC is 2.99% - 4.75%. Please consult your tax advisor regarding the deductibility of interest. This offer is good for new loans with Foothills Credit Union. Not available on refinance of current Foothills Credit Union HELOC loans. Owner occupied and Colorado properties only. Contact the loan department for more details. Offer good through December 31, 2021. Foothills Credit Union membership required.

Employee of the Quarter



Congratulations Becky Sturms!

Becky is an Administrative Assistant at Foothills Credit Union & an incredible part of our team! She's Colorado native who married her high school sweetheart & raised their 3 girls here in

CO. Becky says she has felt welcomed & comfortable since her first day at Foothills. She enjoys what she does & appreciates working with people she considers her friends. She believes the longevity of employees & members is a testimony to what it's like

to be apart of the Foothills Credit Union family.

"Becky is very deserving of this award. She's served the credit union for 14 years, she's organized & able to work independently & has a great personality."

- Scott McNeil

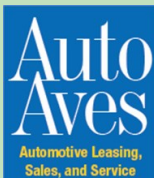
AUTOMOTIVE AVENUES 10701 W. 6th Ave 303.750.5000

Auto Aves is Foothills premiere vehicle buying service; they also provide fair market bids on trades. Whether trading or simply selling your vehicle, they will offer you the **same value** for your car. Auto Aves strives to make every deal simple, transparent & fair!

There are several reasons to use Auto Aves to sell your car.

Primarily, the ease of the transaction. If you have the title, you can leave with a check after their appraiser evaluates your vehicle & you come to an agreement on its value. If you still have a loan on the vehicle, they'll assist in contacting Foothills for your payoff information & handle the entire transaction for you!

As always, they are happy to help with all your car buying, selling & service needs!



Community Corner

FCU In The Community

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

Lakewood Area

- FCU Member Appreciation Day
- Ralston House .5k Endurance Race
- West Metro Chamber Taste of the West
- 9/11 Red Rocks Stair Climb



Loveland Area

- Loveland Annual Corn Roast Festival
- TSD Professional Development Day
- TEF Golf Tournament

Identity Theft: Protect Yourself (pt. 3)

Be Cyber Secure

Internet threats can endanger your personal information. It's important to surf the web responsibly to ensure your identity is safe.

Firewall Protection

A firewall is a software protection program or piece of hardware that helps to screen out malware & hackers that try to reach you through the internet.

Antivirus Programs / Protection

Investigate security software programs & make sure yours is comprehensive. Don't assume an anti-virus program offers

protection against all kinds of malware.

Look For Security Indicators

The "https" in a web address indicates the page uses a secure form of encryption to protect your information. Some pages also use a symbol such as a padlock.

Do Your Research

Learn who you are dealing with before buying from a seller. Confirm the businesses physical address and phone number. Read reviews and investigate businesses through the Better Business Bureau (bbb.org).

Loan Rates

Updated 09/01/2021

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+	2.59%	2.61%
A++ Super Prime	780 - 799	2.59%	2.61%
A+ Super Prime	760 - 779	2.59%	2.61%
A+	740 - 759	2.99%	3.02%
A	720 - 739	2.99%	3.02%
B+	700 - 719	3.74%	3.77%
B	680 - 699	4.59%	4.62%
C+	660 - 679	7.49%	7.32%
C	620 - 659	11.25%	11.29%
D	<=619	15.25%	15.29%

Recreational Vehicles - 2020 & 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 - 2020 & 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%

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

Maximum 60 Month Term

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
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)

	<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 09/01/2021

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

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.20%	.20%
9 month	\$1000	.27%	.27%
12 month	\$1000	.30%	.30%
18 month	\$1000	.40%	.40%
24 month	\$1000	.40%	.40%
36 month	\$1000	.50%	.50%
48 month	\$1000	.60%	.60%
60 month	\$1000	.70%	.70%
12 month IRA	\$1000	.30%	.30%
New: Starter CD*	\$200	.30%	.30%

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

RATES QUOTED ARE SUBJECT TO CHANGE

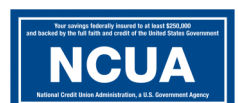
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time. 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 2021

MEMBERS	10,250
LOANS	\$91,020,741
SAVINGS	\$125,672,163
TOTAL ASSETS	\$139,170,359

Overdraft Protection - 16.00% APR

Visa® Credit Card - 10.99% APR



Holiday Closures

Columbus Day

Monday, October 11th

Veteran's Day

Thursday, November 11th

Thanksgiving

Thursday, November 25th

Christmas

1/2 Day Friday, December 24th
& Saturday, December 25th

New Year's Day

1/2 Day Friday, December 31st
& Saturday, January 1st

Lakewood Office

7990 W. Alameda Ave.

Lakewood, CO 80226

Phone: 720.962.8200

Loveland Office

3875 Mountain Lion Dr.

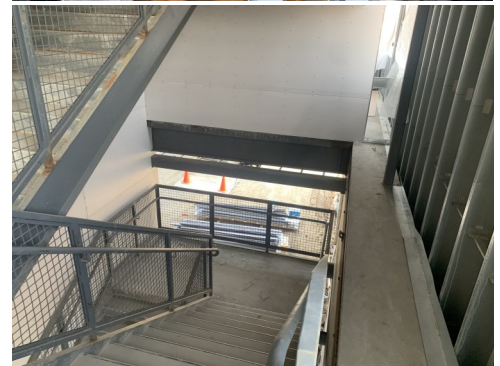
Loveland, CO 80537

Phone: 970.669.4747

Foothills-cu.com

Clear Creek Crossing Update

Our Clear Creek Crossing branch is starting to take shape and we can see the final vision coming to formation. We are excited to continue sharing the progress with you all the way up until our Grand opening. This location is still on schedule to open February 2022. For more updates and drone footage, visit our Facebook page!



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 09/01/2021, 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