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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.

myEZ Car Care: Drive Happy

Introducing A New Member Benefit!

If you finance your car through Foothills Credit Union, you will gain access to the free myEZ Car Care membership which includes: discounts on auto repair, services, and maintenance. It also includes discounts on travel, hotels, resorts, and even rental cars. myEZ Car Care will be your car's new best friend! It will help you stay organized, stay safe, and save money long after your car leaves the lot. Membership also includes the Electronic Glovebox app which we explain in more detail below.

Once a member takes out a loan with Foothills CU, they will be sent their myEZ Car Care information via email. From there, they can login to the website, as well as the app to start taking advantage of the benefits. Visit our website for more information.

Electronic Glove Box

The Electronic Glove Box is your automated one-stop shop for all family vehicle info and records in the palm of your hand or on your desktop.

- Store insurance & warranty information.
- Automatic service & payment reminders.
- Automatic updating of service records by some service providers.
- Recall & safety notices at your finger tips.
- Protections & documentation for vehicle warranty.
- Reporting tools to view & print service history.



Network Discounts

Your membership will save you up to 35% every day!

- Over 8,000 auto repair, service & maintenance locations.
- 75,000 premium hotels & resorts
- Top 4 rental car providers.
- Over 200,000 endless vacation rental options.

Employee of the Quarter



Congratulations Mallory Fischbach!

Mallory is the Chief Financial Officer here at Foothills Credit Union & works out of our Lakewood office. She started with the credit union back in 2012 as a teller. She has now been in

her current management position for 5 years.

Mallory describes herself as ambitious and adventurous - she loves to travel any chance she gets! In the winter, she prefers to spend her time in the mountains snowboarding.

Mallory has recently put in a lot of hard work with our new Loveland and Clear Creek Crossing branches. She is great with staff, always puts members first, and has been an outstanding employee for many years. Congratulations Mallory, thank you for all that you do!

Member Appreciation Day

When: Friday, July 16th

Times: 11am - 1pm

Where: Foothills Credit Union - Lakewood & Loveland Branches

This year, Member Appreciation Day is back! So, mark your calendars and plan on joining us as we celebrate our members with FREE food, fun, and prizes. We will be grilling hamburgers and hot dogs, and will have a prize giveaway drawing!



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

- *City of Lakewood Rockin' Block Party*
- *Ralston House Pinwheel Garden*
- *Lakewood Head Start Financial Literacy Seminars*
- *Jeffco Be Hippy Program Financial Literacy Seminars*
- *City of Lakewood Earth Day*



Loveland Area

- *Loveland Chamber Business After Hours*
- *INSPIRE Arts Week Loveland*
- *Sierra's Race Against Meningitis*
- *Thompson Education Foundation Classic 5K*
- *TEF Trailblazing Thompson A Salute to Excellence*

Identity Theft: Protect Yourself (pt. 2)

Beware of Traditional Tactics

Thieves use simple, time-tested methods to steal your identity.

Mail Theft

- Use a locking, security mailbox if possible. Or rent a P.O. box.
- Put outgoing mail into a postal mailbox.

Dumpster Diving

- Shred unwanted documents containing personal info & all unsolicited credit card info.

Shoulder Surfing

"Shoulder surfers" watch you or

eavesdrop to steal your info.

- Shield keypads w/your hand & body before entering PINs, passwords, etc...
- Avoid sharing personal info over the phone. If you must, lower your voice & shield your mouth.

Purse or Wallet Snatching

- Minimize what you carry in your wallet, especially payment cards.
- Never carry your Social Security Card.
- Don't carry PINs or account passwords with you.

Loan Rates

Updated 06/07/2021

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

Vehicle Loans - New/Used

Maximum 72 Month Term

	Score	Rate	APR
A+++ Super Prime	800+	2.99%	3.02%
A++ Super Prime	780 - 799	2.99%	3.02%
A+ Super Prime	760 - 779	2.99%	3.02%
A+	740 - 759	3.19%	3.22%
A	720 - 739	3.19%	3.22%
B+	700 - 719	3.94%	3.97%
B	680 - 699	4.79%	4.82%
C+	660 - 679	7.49%	7.52%
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 06/07/2021

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
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 - April 2021

MEMBERS	10,195
LOANS	\$92,296,064
SAVINGS	\$123,542,782
TOTAL ASSETS	\$136,647,936

Overdraft Protection - 16.00% APR

Visa® Credit Card - 10.99% APR



Holiday Closures

Independence Day

Monday, July 5

Labor Day

Saturday, September 4 &

Monday, September 6

Columbus Day

Monday, October 11

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

Clear Creek Crossing Update

With the consistent warm weather and sunshine, the speed of the construction on the Clear Creek Crossing new build has started to pick up. We have been able to put up heavy gauge steel in recent weeks and a clear structure of what our building will look like is starting to take form! This location is scheduled to open February 2022.



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