



Dollars & Sense

WINTER 2021/2022

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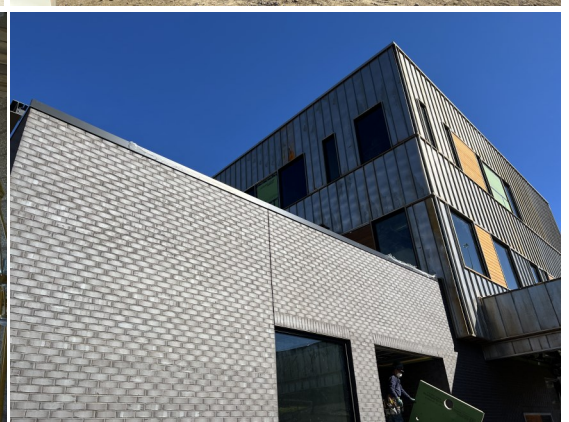
Night Depository, 24-hour Telephone Access, 24/7 Contact Center, Automated Teller Machine, Mobile App, and Mobicint (online banking) are available 24 hours a day, seven days a week. Note that we have branch locations throughout the state for basic teller transactions, through the CO-OP Shared Branch Network.

(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.

Clear Creek Crossing

Branch 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!



Employee of the Quarter



Congratulations Teresa Oswald!

Teresa is a Member Solutions Consultant at our Loveland office & has been with the credit union for 6 years. She enjoys having a job that challenges her. She likes that our company culture encourages her to

aid our members & educate them about their finances.

Growing up, Teresa moved around a lot spending time in California, Missouri & Kansas before settling in Loveland. In her free time, she reads, listens to audio books & loves playing with

her grandbabies. She plans to teach them to sew, crochet & write.

Teresa describes herself as a problem solver who loves puzzles & using her creativity. She is a kind, caring & funny person who we are beyond grateful to have on our team!

Annual Member Meeting

**Thursday,
March 24th, 2022
at 5:00pm**

We will have both a live and a virtual option for our attendee's.

Keep an eye out for communications from us as further details will be released after the first of the year.

This year, two Supervisory Committee Members seats and three Board Member seats will be up for election. Incumbents are running for all five seats. To run for one of these seats, please make a request in writing at the Lakewood office, in care of "Nominating Committee". A member of the committee will follow up with further instructions. All nominations must be received by Thursday, March 17th.

For information on the volunteer committee, contact Scott McNeil at 720.962.8200 ext. 101

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 Cider Days*
- *City of Lakewood Flick or Treat Street*
- *Women's Summit of the Rockies*
- *Metro West Housing Solutions Giving Tree*



Loveland Area

- *Thompson Education Foundation Trunk or Treat Street*
- *Foster Families of Northern CO Giving Tree*

New Online Account Application

Open New Accounts Online

Potential members can now apply for credit union membership & open up a savings account using our online account application available on our website now! The application only takes about five minutes or less.

checking, or money market products to their account using the "Open Suffix" feature in the online banking system. Other products & services can be added by calling or visiting the credit union.

Once a potential or existing member completes an online application, it will be approved or declined within one business day. In order to complete the account opening, the member must fill out a DocuSign packet sent to the member by email.



Existing members can use the online account application feature to open additional accounts with the credit union. Once the new account is opened using the online account application, the member can add additional savings,

Loan Rates

Updated 12/01/2021

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 - 2021 & 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 - 2021 & 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 12/01/2021

<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

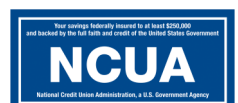
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time.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

MEMBERS	10,180
LOANS	\$94,129,369
SAVINGS	\$128,355,069
TOTAL ASSETS	\$142,345,588

Overdraft Protection - 16.00% APR

Visa® Credit Card - 10.99% APR



Holiday Closures

Martin Luther

King Jr. Day

Monday, January 17th

President's Day

Saturday, February 19th &

Monday, February 21st

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

Identity Theft: Protect Yourself (pt. 4)

Signs of Identity Theft

Many people don't realize they have become victims of identity theft until they are contacted by their financial institution. Don't rely on others to notify you that your information has been stolen. Know what to look for. Here are some indicators you may be a victim :

- You notice unfamiliar transactions on your accounts or credit cards.
- You receive collection notices or calls about debt that isn't yours.
- You are notified of a data breach at a company that involves your information.
- Your checks are refused by merchants.
- You have a good credit rating but are denied credit in response to an application.
- Bills, statements, or other expected mail/email doesn't arrive.

What To Do Right Away

If you become a victim of identity theft, act quickly. This can help limit the damage.

1.) Call any business where you know fraud took place. Say your identity was stolen. Ask for your accounts to be closed or frozen so an identity thief cannot add more charges.

2.) Place an initial fraud alert on your credit files. Contact 1 of the 3 major U.S. credit bureaus to report yourself as a victim of identity theft.

3.) Order a credit report. By law, you are entitled to a free copy of your credit report once a year from all three bureaus. Immediately review your report and note any unfamiliar transactions or accounts.

4.) File a complaint about the theft with the FTC. You can do so online or over the phone. Include as much information as possible.

5.) File a police report. Bring a copy of your FTC report, proof of identity, proof of address, and government issued ID.



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

<u>Term</u>	<u>Rate</u>	<u>APR</u>
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 12/01/2021, 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