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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.

Dollars & Sense

SUMMER 2022

Member Appreciation Day

Friday, July 29th - Food, Fun, And Prizes

Mark your calendars and plan on joining us as we celebrate you, our members, for Member Appreciation Day! Head down to our Lakewood and Loveland branches for FREE food, fun, and prizes. This year, we will be bringing back coffee and donuts before hosting lunch. Then we will be grilling hamburgers and hot dogs. There will also be a prize giveaway!

Food :

- 9:00am - 10:00am:
Donuts and coffee
- 11:00am - 1:00pm:
Grilled hamburgers, hot dogs, chips, and soda / water / etc...

Fun:

- All Day:
Enter a free giveaway for prizes!
- 11:00am - 1:00pm:
Some of our partners and vendors will be out at the event excited to meet and talk with members!



Employee of the Quarter



Congratulations Erika Sierra!

Erika is the Branch Manager at our Lakewood branch. She recently took over the position after the opening of our Wheat Ridge location. She has been with Foothills CU for 14 years and is a vital part of our team!

A few things that made Erika stand out this quarter are her positive attitude, encouraging her team to meet their goals, and her willingness to going above & beyond to answer questions & fix issues. She even stopped to help someone cross the parking lot on a snowy day!

Erika enjoys building relationships with our members & her coworkers. In her free time she reads, works in her garden & spends time with her daughters. Thank you Erika for all that you do for our team!

Complete Spectrum Moves In!

Complete Spectrum Financial Services & Foothills Credit Union have been partnering together for over a decade! And now, Complete Spectrum has moved their offices into the FCU Lakewood branch!

We couldn't be more excited to share our space with this amazing team. If you are looking for a long term robust investment, retirement, or savings opportunity let us introduce you to Complete Spectrum. Ask about them at our Lakewood branch or contact them directly at 303.922.4309.



Community Corner

FCU In The Community

Foothills Credit Union supports many organizations in the Lakewood & Loveland communities. Here are some events we sponsored in the 2nd quarter:

Lakewood Area

- City of Lakewood Rockin' Block Party
- City of Lakewood Earth Day
- Ralston House Pinwheel Garden
- West Metro Chamber Taste of the West



Loveland Area

- Loveland Classic 5k
- TEF Educator Appreciation Breakfast
- Sierra's Race Against Meningitis
- Thompson Career Campus Financial Lit Classes

Credit Card Fraud Vs. Dispute

How To Tell The Difference

Fraud - occurs when someone hacks or steals your credit card info to make purchases. Fraudsters often make small purchases first to be sure the card is working. Then make large transactions quickly before the card is blocked.

Check to see if the charge is something you didn't authorize & don't recognize the company name. Block the card. Check your transaction history. Work with Foothills Credit Union to quickly recover your money.

Dispute - This occurs when you make a purchase and there are unexpected charges, the item or service purchased was not as expected, or you did not receive the item or service purchased.

Verify that no one with access to your account made that purchase. Contact the merchant to get more info about the transaction. Request a refund, price adjustment, or replacement for the product or service from the merchant.

Loan Rates

Updated 06/01/2022

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+	2.99%	3.01%
A++ Super Prime	780 - 799	2.99%	3.01%
A+ Super Prime	760 - 779	2.99%	3.01%
A+	740 - 759	3.39%	3.42%
A	720 - 739	3.39%	3.42%
B+	700 - 719	4.14%	4.17%
B	680 - 699	4.99%	5.02%
C+	660 - 679	7.69%	7.72%
C	620 - 659	11.50%	11.54%
D	<=619	15.50%	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 06/01/2022

<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	.35%	.35%

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	.25%	.25%
9 month	\$1000	.27%	.27%
12 month	\$1000	.35%	.35%
18 month	\$1000	.40%	.40%
24 month	\$1000	.60%	.60%
36 month	\$1000	.70%	.70%
48 month	\$1000	.80%	.80%
60 month	\$1000	1.00%	1.00%
12 month IRA	\$1000	.35%	.35%
Starter CD*	\$200	.35%	.35%

*(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 2022

MEMBERS	10,319
LOANS	\$95,142,074
SAVINGS	\$130,152,279
TOTAL ASSETS	\$143,885,012

Overdraft Protection - 16.00% APR

Visa® Credit Card - 10.99% APR



Holiday Closures

Independence Day

Saturday, July 2nd &
Monday, July 4th

Labor Day

Saturday, September 3 &
Monday, September 5

Columbus Day

Monday, October 10

Lakewood

7990 W. Alameda Ave.
Lakewood, CO 80226
Phone: 720.962.8200

Loveland

3875 Mountain Lion Dr.
Loveland, CO 80537
Phone: 970.669.4747

Wheat Ridge

3550 Clear Creek Dr.
Wheat Ridge, CO 80401
Phone: 720.962.8200
foothills-cu.com

How Healthy Is Your Housing Budget?

Rent & home prices are hitting record highs & many of us face challenges with affordable housing. What's a healthy amount of your monthly budget to spend on housing? A common rule of thumb is to spend no more than 30% of your gross monthly income on your housing budget.

Renters should ensure that this percentage includes rent, heat, water & electricity. For homeowners, it should include the mortgage payment & interest, insurance and property taxes. You should still be able to manage all your other expenses.

Check in With Your Budget

With rising inflation, chances are your overall housing budget ratio has changed. Take time to assess your monthly income against current expenses to review the suggested housing budget. If you haven't been following a budget, take time to create one, no matter how simple, to track your expenses.

Take A Look At Debt

Many people find it hard to manage housing costs when struggling with high credit card balances or other debt. The longer you carry a high interest credit card balance, the more it takes a bite out of your available monthly income. You will save the most money by starting to pay as much extra as you can on your highest interest debt first.

Look For Ways To Reduce Expenses

To achieve a healthy housing budget, where might you be able to cut costs? You may be able to save money by planning your meals to reduce grocery costs, canceling streaming services, or reducing your electric bill. Are there any major purchases on the horizon? Can you postpone them? If not, can you save for them in advance?



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 05/05/2022, Prime Rate is 4.00%.

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