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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.

CD & Money Market Accounts

Leverage Our Interest Earning Accounts To Grow Your Money

In today's market it's hard to find a consistent and stable rate of return with many investment options. In many cases people are even experiencing negative returns. But there are other options. Foothills CU has some products that guarantee a specific rate of return during their terms.

The best part is we have recently raised the dividend rates on many of these options. So, we now pay you more when using these products. Now is a great time to leverage these rates to grow your money with us utilizing Certificate of Deposit and Money Market accounts.

Certificate of Deposit Account

A Certificate of Deposit is a low-risk investment opportunity available with a variety of terms and competitive yields higher than a normal savings accounts.

- Low minimum deposit of \$1,000
- Terms ranging from 6 month to 5 years
- A fixed rate at a fixed term
- Dividends paid quarterly
- Dividends can also be deposited back into the certificate of deposit, savings account or checking account.

Money Market Account

A Money Market account also provides you a higher rate of return than a typical savings account, but does not lock you in to a set term like a CD account does.

- A \$1,000 minimum is required to open and maintain the account
- Tiered accounts starting at \$1,000, \$10,001, \$25,001 & \$50,001
- Up to three withdrawals each month at no charge
- Dividends paid quarterly & statement are mailed quarterly
- Federally insured to at least \$250,000 by the NCUA



Employee of the Quarter



Congratulations Matthew Whittier

Matthew is a Loan Officer at our Wheat Ridge branch and has been with Foothills for six months. Despite being fairly new to the credit union, Matt has made a big impact! He is a fantastic team member who is always

cheerful and willing to help out his team.

Matt is a Colorado native who grew up in Littleton. In his free time, he loves to ski or take part in other outdoor sports like hiking and swimming. In his own words, Matt would describe himself as friendly

and easy to talk to. He loves meeting new people!

When asked what Matt enjoys most about working at Foothills, he responded:

“I love the family atmosphere here at Foothills, everyone seems to click so well.”

Thanks for all that you do for us Matt!

Annual Member Meeting

Thursday,
March 23rd, 2023
at 5:00pm

This year, we will be going strictly virtual for our Annual Member Meeting. Keep an eye out for communications from us, as further details will be released after the first of the year.

This year, four Supervisory Committee Members seats and two Board Member seats will be up for election. Incumbents are running for all six seats. To run for one of these seats, please make a request in writing at the Lakewood office, in care of the “Nominating Committee”. A member of the committee will follow up with further instructions. All nominations must be received by Thursday, March 16th.

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 within our communities. Below is a list of some organizations we supported in 2022:

Lakewood Area

- West Metro Chamber of Commerce
- Metro West Housing Solutions
- The City of Lakewood
- West Metro Fire Solution
- 9/11 Red Rocks Stair Climb
- Seniors' Resource Center
- Ralston House



(Our Lakewood Giving Tree benefiting West Metro Housing Solutions)

Loveland Area

- Thompson Education Foundation
- Thompson School District
- Foster & Adoptive Families of Larimer County
- Thompson Career Campus

Save on TurboTax® and H&R Block®

Exclusive Member Discounts - Just For You!

We are happy to bring you discounts on tax prep solutions this tax season!

TurboTax – With TurboTax, you can count on getting your maximum refund, guaranteed. Enjoy **up to \$15 off** – the discount will automatically be applied when you sign up or log in to your TurboTax account using the QR code below.

H&R Block – New clients **save \$25**

in-office tax prep services and returning clients of H&R Block get the Tax Identity Shield® add-on for FREE (\$35 value). Scan the QR code to get your discounts or visit taxservices.lovemycreditunion.org



Loan Rates

Updated 01/01/2023

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

Vehicle Loans - New/Used Maximum 72 Month Term

	Score	Rate	APR
A+++ Super Prime	800+	5.99%	2.61%
A++ Super Prime	780 - 799	5.99%	2.61%
A+ Super Prime	760 - 779	5.99%	2.61%
A+	740 - 759	6.39%	3.02%
A	720 - 739	6.39%	3.02%
B+	700 - 719	7.14%	3.77%
B	680 - 699	7.99%	4.62%
C+	660 - 679	10.69%	7.32%
C	620 - 659	12.00%	11.29%
D	</=619	15.50%	15.29%

Recreational Vehicles - 2022 & 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 - 2022 & 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%
C	620 - 659	11.99%	12.03%
D	</= 619	15.99%	16.03%

Share & CD Rates

Updated 01/01/2023

SHARE ACCOUNTS	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Share Savings	\$100	.10%	.10%
Money Market Share	\$1,000 - 10,000	.20%	.20%
	\$10,001 - 25,000	.45%	.45%
	\$25,001 - 50,000	.50%	.50%
	\$50,001 and over	.55%	.55%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.35%	.35%

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	1.24%	1.25%
9 month	\$1000	1.80%	1.81%
12 month	\$1000	2.37%	2.39%
18 month	\$1000	3.00%	3.03%
24 month	\$1000	3.45%	3.50%
36 month	\$1000	3.20%	3.24%
48 month	\$1000	2.75%	2.78%
60 month	\$1000	2.96%	2.99%
12 month IRA	\$1000	2.37%	2.39%
New: Starter CD*	\$200	2.37%	2.39%

*(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 2022

MEMBERS	11,167
LOANS	\$103,348,320
SAVINGS	\$133,865,008
TOTAL ASSETS	\$148,921,064

Overdraft Protection - 16.00% APR

Visa® Credit Card - 10.99% APR



Holiday Closures

Martin Luther King Jr. Day

Monday, January 16th

President's Day

Saturday, February 18th
Monday, February 20th

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

Upcoming Educational Seminars

Complete Spectrum and Foothills Credit Union Team Up to bring our members 3 free financial education seminars in the first quarter of 2023.

Social Security Maximization

This class is for anyone between the ages of 60 and 70 who have not yet claimed their Social Security benefits. By applying some little-known strategies, you will learn ways to potentially increase your cumulative Social Security income by over \$100,000 and so much more.

Presentation Dates & Times:

Tues, January 17th

6:00pm - 7:00pm

Foothills Credit Union - Lakewood

Thurs, January 26th

10:00am - 11:00am

Foothills Credit Union - Lakewood

How To Reduce Your Taxes

This class is a must for anyone who wants to take advantage of recent tax law changes set to expire soon. You will learn strategies to minimize taxes now and possibly reduce or eliminate them in the future.

Presentation Dates & Times:

Wed, February 15

6:00pm - 7:00pm

Foothills Credit Union - Lakewood

Thurs, February 23

10:00am - 11:00am

Foothills Credit Union - Lakewood

Money Strategies In An Uncertain World

This seminar educates people on reaching their retirement goals by following our results-based financial planning process. This is a must for anyone who wants to win the money game.

Presentation Dates & Times:

Tues, March 14

6:00pm - 7:00pm

Foothills Credit Union - Lakewood

Thurs, March 23

10:00am - 11:00am

Foothills Credit Union - Lakewood

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 12/15/2022, Prime Rate is 7.50%.

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