



Dollars & Sense

SUMMER 2023

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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.

Foothills CU Rewards!

The Program That Rewards You For Using Your Debit Card

Foothills Credit Union Rewards is the program that rewards you for using your debit card and referring friends and family to Foothills CU. It's easy! We'll give you points for using your Foothills Credit Union Debit Card to purchase merchandise or services or referring new members to open a checking account. Then, redeem your points and receive great gifts and merchandise.

Debit Card Rewards

With Foothills Credit Union Rewards, everyday purchases with your Foothills credit Union debit card can earn you rewards such as gift cards, electronics, and travel vacations! The next time you buy groceries or pay for gas, use your Foothills Credit Union debit card instead of cash or credit card and get rewarded! Shopping online through foothills-curewards.com can earn you even more rewards or cash back for your purchases.

Refer A Friend Rewards

Referring your friends and family is a great way to earn rewards with the Foothills Credit Union Rewards program! When you refer a friend to open a new checking account at Foothills Credit Union, you will both be rewarded with a certificate redeemable for a \$25 gift card or save your points for bigger rewards.

Referring is easy through the foothills-curewards.com website, using your very own personal referral code.



Employee of the Quarter



Congratulations Kyran Rausch

Kyran is a Loan Officer at our Wheat Ridge branch who has been with our team for a year and a half. He is a Denver native and an avid Nuggets and Rockies fan. Kyran thinks outside of the box for our members and is

always looking for ways to go above and beyond with member service. He regularly shares new ideas on how we can build and improve our member services.

As a teammate, he is always willing to help out where he can. And brings a very

easy going attitude to the credit union. Kyran's favorite part about being at Foothills CU is getting to work with cool and fun people.

Thank you for all that you do for our members and the credit union as a whole! You are incredibly deserving of this award!

You Can Now Choose Your Own PIN

We've recently had some changes to our new credit/debit card set up process. Members will no longer be receiving PIN numbers when they receive their new cards in the mail.

Instead, you can now choose your own PIN for your credit and debit cards!

When you receive your new card in the mail, you will need to call 866.762.0558 to choose and set up your PIN. Be prepared to provide some personal information to confirm your identity.



Community Corner

FCU In The Community

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

Jefferson County Area

- City of Lakewood Rockin' Block Party
- MWHS Financial Literacy Classes
- Ralston House Pinwheel Garden
- JeffCom 911 Telecomm Appreciation Week
- City of Lakewood Earth Day



Loveland Area

- TEF Earth Day 5k / 10k
- Sierra's Race Against Meningitis
- Thompson Career Campus Financial Lit Classes

Drive 4 Less Auto Loans

A Low Payment Alternative

How would you like to finance your vehicle with a program that combines the best features of a conventional car loan with the benefits of leasing? A Drive 4 Less car loan offers low monthly payments similar to a lease, plus the best part of a conventional car loan – **actually owning the vehicle.**

Like a lease, the Drive 4 Less Lending Program offers payments that are considerably lower than conventional financing. But unlike a lease, with the

Drive 4 Less Lending Program you own the vehicle and have all of the flexibility and benefits of vehicle ownership!

Drive 4 Less Benefits:

- New & pre-owned vehicles up to five years old qualify
- Flexible loan terms of up to 72 months
- No down payment required
- No early payoff penalty
- Enables you to easily upgrade and/or change your vehicle every couple of years

Loan Rates

Updated 07/01/2023

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+	7.24%	7.27%
A++ Super Prime	780 - 799	7.24%	7.27%
A+ Super Prime	760 - 779	7.24%	7.27%
A+	740 - 759	7.64%	7.67%
A	720 - 739	7.64%	7.67%
B+	700 - 719	8.39%	8.42%
B	680 - 699	9.24%	9.27%
C+	660 - 679	11.85%	11.88%
C	620 - 659	12.50%	12.53%
D	<=619	16.00%	16.03%

Recreational Vehicles - 2022 & 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+	7.50 - 8.25%	8.53%*
B	660 - 699	9.75 - 10.00%	9.28%*
C	620 - 659	12.50 - 14.00%	12.43%*

*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

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
A	700+	8.50%	8.53%
B	660 - 699	9.75%	9.78%
C	620 - 659	12.50%	12.53%
D	<=619	16.00%	16.03%

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+	9.00%	9.03%
B	660 - 699	10.25%	10.28%
C	620 - 659	13.25%	13.29%
D	<=619	16.25%	16.28%

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+	10.99%	11.02%
B	660 - 699	11.99%	12.02%
C	620 - 659	12.99%	13.02%
D	<= 619	16.99%	17.02%

Share & CD Rates

Updated 07/01/2023

	<u>Minimum Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
SHARE ACCOUNTS			
Share Savings\$	100	.10%	.10%
Money Market Share	\$1,000 - 10,000 \$10,001 - 25,000 \$25,001 - 50,000 \$50,001 and over	.15% .20% .25% .30%	.15% .20% .25% .30%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.35%	.35%

CERTIFICATE OF DEPOSIT (CD)

*** Special CD Rates—For A Limited Time Only ***

6 month	\$10,000	4.75%	4.83%
9 month	\$10,000	5.00%	5.09%

6 month	\$1000	2.30%	2.32%
9 month	\$1000	2.80%	2.83%
12 month	\$1000	3.55%	3.59%
18 month	\$1000	3.55%	3.59%
24 month	\$1000	3.55%	3.59%
36 month	\$1000	3.20%	3.23%
48 month	\$1000	3.35%	3.39%
60 month	\$1000	3.51%	3.55%
12 month IRA	\$1000	3.55%	3.59%
New: Starter CD*	\$200	3.55%	3.59%

*(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 2023

MEMBERS	11,411
LOANS	\$109,739,982
SAVINGS	\$133,251,905
TOTAL ASSETS	\$151,783,481

Overdraft Protection - 16.00% APR

Visa® Credit Card - 10.99% APR



Holiday Closures

Independence Day

Tuesday, July 4th

Labor Day

Saturday, September 2nd &
Monday, September 4th

Indigenous People's Day / Columbus Day

Monday, October 9th

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

Member Appreciation Day

Friday, July 21st - 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, Wheat Ridge or Loveland branch for FREE food, fun, and prizes. Below is the agenda for this fun filled day, and you can get additional information on our website or by calling the credit union.

Food :

- 9:00am - 11:00am:
Donuts and coffee
- 11:00am - 1:00pm:
Free Lunch

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! (Lakewood Branch only)



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	6.75%	7.20%*
15 year	7.75%	8.08%*

*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 05/04/2023, Prime Rate is 8.25%.

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