



Dollars & Sense

AUTUMN 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.

Upcoming Educational Seminars

Foothills Credit Union and Complete Spectrum are teaming up to bring our members free educational seminars in the final quarter of 2023! [Visit our website](#) to learn more and to register for one of these upcoming seminars.

LAKEWOOD BRANCH

Money Strategies In An Uncertain World

WHEN: Tuesday, October 10th

TIME: 6:00pm

WHERE: 7990 W. Alameda Ave
Lakewood, CO 80226

LOVELAND BRANCH

Maximize Your Social Security Benefits

WHEN: Tuesday, October 17th

TIME: 10:00am

WHERE: 3875 Mountain Lion Drive
Loveland, CO, 80537

Taking Advantage Of Tax Law Changes

WHEN: Tuesday, November 9th

TIME: 6:00pm

WHERE: 7990 W. Alameda Ave
Lakewood, CO 80226

Taking Advantage Of Tax Law Changes

WHEN: Tuesday, November 14th

TIME: 10:00am

WHERE: 3875 Mountain Lion Drive
Loveland, CO, 80537



Money Strategies In An Uncertain World

WHEN: Tuesday, December 12th

TIME: 10:00am

WHERE: 3875 Mountain Lion Drive
Loveland, CO, 80537

Employee of the Quarter



Congratulations Preston DeLao!

Preston is a Member Service Consultant at our Lakewood branch. He is coming up on his one year anniversary with the credit union, having started in November 2022.

At work, Preston has a great attitude and is always

upbeat. He is always willing to help out and is a quick learner. Our members really love working with him!

Preston is from a small refinery / port town in south Texas called Texas City. In his free time, he has lots of hobbies. But lately

he has been focusing mostly on music and 3D printing!

"The best part of working at Foothills CU has to be the feeling of contributing to the community in a meaningful way!" - Preston DeLao

Thank you for being a great team member, Preston!

Did You Know?

Did you know that we have safety deposit boxes onsite at our Lakewood branch?

Safety deposit boxes are used to keep valuables, important documents, and sentimental keepsakes protected. At Foothills Credit Union our safety deposit boxes are stored in our vault for safe keeping.

If you have any important documents, jewelry or family heirlooms sitting around at home, keep them safe in our vault with one of our safety deposit boxes!

[Check out our safety deposit box rates here!](#)



Community Corner

FCU In The Community

Foothills CU supports many organizations in our communities. Here are some events we sponsored in the 3rd Quarter:

Lakewood / Wheat Ridge Area

- FCU Member Appreciation Day
- 9/11 Red Rocks Stair Climb
- West Metro Fire Rescue Fire Muster
- City of Lakewood Big Belmar Bash 4th of July Event



(Staff members at the Loveland Corn Roast)

- Loveland Area
- FCU Member Appreciation Day
- Loveland Corn Roast Festival
- TSD Professional Development Day
- TEF Golf Tournament

Foothills Credit Union Rewards

Create a Rewards Account & Start Earning Points Today!

Everyday purchases with your Foothills Credit Union debit card can earn you rewards such as gift cards, jewelry, electronics and more! The next time you buy groceries or pay for gas, use your Foothills Credit Union debit card instead of cash or credit and get rewarded.

Referring your friend and family is also a great way to earn rewards points! When you refer a friend using our rewards

referral code, who opens a new checking account at Foothills Credit Union, you both will be rewarded with 350 reward points redeemable for a \$25 gift card or save your points for bigger rewards.

Visit our rewards website, foothills-curewards.com, to track your points, shop online for bonus points, and to send your referral code to friends using email, text messaging or Facebook.

Loan Rates

Updated 09/01/2022

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+	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%	11.00%
B	660 - 699	11.99%	12.00%
C	620 - 659	12.99%	13.00%
D	<= 619	16.99%	17.00%

Share & CD Rates

Updated 09/01/2023

<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%	.20%
	\$10,001 - 25,000	.20%	.45%
	\$25,001 - 50,000	.25%	.50%
	\$50,001 and over	.30%	.55%
Share Draft Checking	\$500	.15%	.15%
IRA Share	\$100	.35%	.35%

CERTIFICATE OF DEPOSIT (CD)

6 month	\$1000	4.75%	4.83%
9 month	\$1000	5.00%	5.09%
12 month	\$1000	3.88%	3.93%
18 month	\$1000	3.55%	3.59%
24 month	\$1000	3.50%	3.55%
36 month	\$1000	3.35%	3.39%
48 month	\$1000	3.10%	3.14%
60 month	\$1000	3.45%	3.50%
12 month IRA	\$1000	3.88%	3.93%
New: Starter CD*	\$200	3.88%	3.93%

*(12 month term & \$25,000 max balance)

RATES QUOTED ARE SUBJECT TO CHANGE

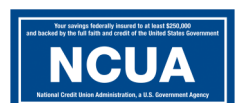
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time. 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 - July 2023

MEMBERS	11,474
LOANS	\$110,094,032
SAVINGS	\$137,048,548
TOTAL ASSETS	\$150,580,870

Overdraft Protection - 16.00% APR

Visa® Credit Card - 12.99% APR



Holiday Closures

Columbus Day

Monday, October 9th

Veteran's Day

Friday, November 10th

Thanksgiving

Thursday, November 23rd

Christmas

Saturday, December 23rd &
Monday, December 25th

New Year's Day

Saturday, December 30th &
Monday, January 1st

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

Money Mindfulness: Practicing Financial Self-Care

When we cultivate positive money habits and plan for our future we are investing in ourselves. Financial self-care is rooted in self-awareness, discipline, and intentionality. Here are several ways you can practice financial self-care, starting now.

Build a Budget

Building a budget allows you to track expenses, identify potential areas where you can trim spending, and allocate funds to help you achieve financial goals. Rather than seeing budgeting as a restrictive practice, frame it as a tool that grants you freedom to spend where it matters.

Create an Emergency Fund

Invest in your future peace of mind: set up an automatic, recurring savings deposit with the goal of setting three to six months' worth of living expenses aside. If you're living paycheck to paycheck, you can start small by setting aside 2% of your net income and gradually increasing your contribution rate when possible.

Tackle Debt

With recent federal interest rate hikes, borrowing costs have reached historic highs which means even your debt is costing you more money. Taking proactive steps towards debt reduction can improve your financial health and significantly reduce your stress.

Plan for Retirement

If your employer offers a 401(k) retirement plan, take advantage of this benefit (especially if your company matches part or all of your contribution). Don't have a workplace retirement account? You can still open a Roth IRA—a tax-advantaged retirement savings account.



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
5 year	6.00%	6.41%*
10 year	7.25%	7.47%*
15 year	8.25%	8.41%*

*Assumes a \$25,000.00 loan request.

Home Equity Line of Credit (HELOC)

Rate and payment may change quarterly. Effective 07/27/2023, Prime Rate is 8.50%.

Platinum Program = Prime Rate*

Combined Loan to Value = 75%

Gold Program = Prime Rate*

Combined Loan to Value = 80%

*MINIMUM FLOOR LIMIT 4.75%

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