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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.

## What's Your Identity Theft Risk?

### Take The Following Quiz To See How Well You Protect Your Personal Information From Identity Thieves.

Read each statement and write T for true and F for false on the line. If a question does not apply to you, leave it blank. If all, or almost all, of these statements are true, congratulations! You're doing a great job in preventing identity theft. If any were marked false, consider how you may be putting yourself at higher risk for identity theft. Remember: your personal information is only as secure as the least secure way it is stored or disclosed.

- I shred all unwanted documents \_\_\_\_\_
- I carry only the payment cards I need and will be using each day \_\_\_\_\_
- I memorize all my PINs \_\_\_\_\_
- I change my PINs and passwords often \_\_\_\_\_
- My passwords are all at least 10-12 characters long and a mix of capital and lowercase letters, digits, and special characters \_\_\_\_\_
- I am very cautious about sharing my Social Security number, and ask why it's needed and how it will be kept safe before I give it out \_\_\_\_\_
- I don't share personal information with unknown callers \_\_\_\_\_
- I use a credit monitoring service \_\_\_\_\_
- I never click on links in emails or text messages from unknown senders, and only do so cautiously from known senders \_\_\_\_\_
- Before using ATMs and sale terminals, I check for signs of skimming devices \_\_\_\_\_
- I don't autosave login information \_\_\_\_\_
- My computer and devices have comprehensive security programs \_\_\_\_\_
- I stay on top of updating operating systems and software \_\_\_\_\_
- I download software, apps, and email attachments only from reliable sources \_\_\_\_\_
- I limit what I share on social networking sites \_\_\_\_\_
- I use two-factor authentications on online accounts \_\_\_\_\_
- I make sure my mobile devices don't automatically connect to nearby Wi-Fi \_\_\_\_\_
- I check for signs that a website and its business are secure and trustworthy before entering personal information \_\_\_\_\_



# Employee of the Quarter



## Congratulations Amber Sonnenburg

Amber is the Branch Manager at our Loveland/Big Thompson branch. She was born in Longmont and raised in Loveland. Amber has been with Foothills CU for a total of 22 years and counting!

Amber describes herself as kind, friendly, and fun. And we couldn't agree with her more! Amber is a wonderful leader who respects her staff, fosters a fun work environment, and creates meaningful relationships with our members. In fact, the one

thing Amber likes most about working at Foothills CU is the closeness of the members and the staff!

We are so grateful to have Amber leading the way in Loveland. She has been a valuable asset to our team and our membership. Thank you for all that you do, Amber!

## 78th Annual Member Meeting

Tuesday,  
March 26th, 2024  
at 5:00pm

This year, we will again 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, one Supervisory Committee Member seat and two Board Member seats will be up for election. Incumbents are running for all three seats. To run for one of these seats, please make a request in writing at our 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 Tuesday, March 19th.

For information on these volunteer committees, 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 2023:

#### Jefferson County

- West Metro Chamber of Commerce
- Metro West Housing Solutions
- The City of Lakewood
- West Metro Fire Rescue
- Spay Today
- Ralston House
- Lakewood Head Start
- Jeffcom 911



(Our Loveland Giving Tree benefiting Foster & Adoptive Families of Larimer County)

#### Larimer County

- Thompson Education Foundation
- Thompson School District
- Foster & Adoptive Families of Larimer County
- Thompson Career Campus
- Sierra's Race Against Meningitis

## Save on TurboTax® and H&R Block®

### File Now and Save Big Today!

Foothills Credit Union members get the best savings this tax season!

**TurboTax** – Members get a bigger discount this tax season with up to 20% savings on TurboTax federal products. Hand off your taxes, get help from experts, or file on your own!

**H&R Block** – Get expert tax help and the best-in-market offer of savings up to \$25 on H&R Block professional tax prep. Get your taxes done by a tax pro in an

office, via video, or by phone.  
[taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org)



# Loan Rates

Updated 01/01/2024

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+	11.00%	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 01/01/2024

<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	.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	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%	3.54%
36 month	\$1000	3.35%	3.39%
48 month	\$1000	3.10%	3.13%
60 month	\$1000	3.45%	3.49%
12 month IRA	\$1000	3.88%	3.93%
<b>New: Starter CD*</b>	<b>\$200</b>	<b>3.88%</b>	<b>3.93%</b>

\*(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 2023

<b>MEMBERS</b>	.....	<b>11,493</b>
<b>LOANS</b>	.....	<b>\$111,307,324</b>
<b>SAVINGS</b>	.....	<b>\$137,000,279</b>
<b>TOTAL ASSETS</b>	.....	<b>\$150,306,438</b>

Overdraft Protection - 16.00% APR

Visa® Credit Card - 12.99% APR



## Holiday Closures

### **Martin Luther King Jr. Day**

Monday, January 15th

### **President's Day**

Saturday, February 17th  
Monday, February 19th

## 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

# What Is The NCUA?

## **Understanding the National Credit Union Association.**

The National Credit Union Association (NCUA) is an agency of the United States federal government which was created to monitor credit unions across the country. The NCUA oversees credit unions and insures the money people deposit into credit union accounts. In that way, it plays a very similar role to the Federal Deposit Insurance Corporation (FDIC), the agency that insures bank deposits. Similar to the FDIC, the NCUA insures up to \$250,000 per person, per credit union, per account.

## **What Is The National Credit Union Administration**

The NCUA regulates and insures 98% of credit unions in the United States. That includes all of the federally-chartered credit unions and the vast majority of state-chartered credit unions as well. The NCUA was created by Congress in 1970 to regulate federal credit unions. A three-member board oversees the agency, all of whom are appointed directly by the President of the United States and serve staggered six-year terms. Foothills Credit Union is insured by the NCUA. To see if a credit union is insured by the NCUA look for the NCUA logo on credit union materials or use the NCUA's search tool.

## **What Does The NCUA Do?**

The NCUA provides multiple services for credit unions, including:

- Insuring deposits made at the credit union
- Providing licenses, called charters, for credit unions to operate
- Monitoring credit unions to ensure they follow applicable laws and good practices

The NCUA is also responsible for managing the National Credit Union Share Insurance Fund, funded by participating credit unions. Money in this fund repays credit union members' deposits if a credit union fails.

If your money is held in an NCUA-insured credit union, it's safe as long as you don't have more than \$250,000 in accounts that fall under the same ownership category. If you do have more than \$250,000 in accounts on deposit, be sure to read up on NCUA insurance specifics and seek guidance from your credit union.

# 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>
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 08/02/2023 Prime Rate is 8.50%.

**Platinum Program** = Prime Rate minus 1%\*\*

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