



Dollars & Sense

Spring 2024 Newsletter

Wise Ways To Spend Your Tax Refund

Make The Most Of Your Money!

It's tax season again, have your filed your return? In 2023, the average tax refund was \$2,573, and many are seeing higher returns this year due to changes the IRS made to counteract inflation. Not sure how to optimize your return? Here are a few suggestions for you to invest wisely!

Tackle Debt

While this may be a less exciting alternative to booking a weekend vacation, paying off credit card debt is a crucial step towards creating a healthy financial picture. Put your refund towards the credit card balance with the highest interest rate - this is the card costing you the most in the long run. The benefits of paying down debt are twofold: freeing up funds that would normally go towards high interest and giving your credit score a boost.

Fund Emergency Savings

How prepared would you be in an emergency? If the mere thought is stress-inducing, you are not alone. 57% of Americans are unable to handle a \$1,000 unexpected expense, and 81% of Americans did not increase their emergency fund last year at all.

When creating an emergency fund (or even just saving money for a rainy

Plan For The Future

What are your long-term financial goals? Do you want to build your retirement fund or save up for your children's future education? It is never too late to start savings, and your tax refund deposit can be a great building block to get you started with an IRA or 529 plan.

Upgrade Your Home

A little investment into your living space can go a long way. Are there any home upgrades that might decrease your monthly energy bills (for example switching to a smart thermostat or installing solar panels)? Might this be the time to replace an outdated appliance or upgrade fixtures in the bathroom? In addition to improving the functionality and aesthetic of your home, you will increase the resale value of your property.

day), you can deposit a percentage of your tax refund into a designated savings account and then set up automated weekly or monthly deposits. Even regular contributions between \$50 and \$100 add up over time, and when the unexpected happens, you will be less likely to rely on credit cards.



Save Big - Score With T-Mobile

Switch Now and Save Big Today!

Foothills Credit Union members - make a simple switch and save BIG with T-Mobile. Call (877)520-1160 now for our limited - time offer! Switching over has never been easier. Don't miss out on these benefits tailored just for credit union members.

As a credit union member, you have access to a dedicated call center to make the switch easy:

- Call (877)520-1160 to speak to a Mobile Expert
- Monday - Friday: 7am - 6pm MT
- Saturday: 8am - 4pm MT
- Sunday: 11am - 4pm MT
- Or make an appointment for a Mobile Expert to call you at a convenient time.

Make The Switch
Today



Financial Planning At Every Stage

Parents With Teenagers

FINANCIAL PLANNING

at every stage



PARENTS OF TEENAGERS

Converse Candidly

Involve teens in talking about budgeting, saving, and investing.

Encourage Part-Time Work

Fosters understanding of money management and saving.

Strategize Education Expenses

Explore aid opportunities and strategies to lessen loan debt.



How To Avoid Scams?

Scam Alert!

Running a scam or a fraud is a time-tested method for identity thieves. They may contact you in person, by phone/robocall, postal mail, email, or through the Internet (including social media) to try to trick you into giving out personal information. Follow these tips to stay safe:

- Stay aware of current scams. Watch or read the news. The nation's consumer protection agency, The Federal Trade Commission (FTC), offers information and tips on current scams. Go to consumer.ftc.gov and click on "Scams." The FBI offers information about common scams and how to avoid being victimized at fbi.gov/scams-and-safety.
- Before divulging personal information to anyone, know who you are dealing with. Independently, verify any information provided. Find the physical address and phone number of who contacted you by yourself. Don't trust email addresses given by unknown people. Search online for a company's name and website. Read through the site and read any online reviews of the person or business.
- Never reply to messages asking for personal information, whether the message was sent over the phone or by email, text message, or through an ad. Do not call phone numbers or click on links contained in these

messages. You could be a target of phishing.

- Be wary of "imposter" scams in which a scammer pretends to be someone close to you or an entity you're unlikely to question. Imposter scams topped the FTC's list of consumer complaints in 2020. Fraudsters pretend to be family members, friends, love interests, government agencies or companies, often trying to get personal information.

To Report A Scam Or Fraud Contact -

1. Your local police department and state attorney general's office.
2. The Federal Trade Commission at reportfraud.ftc.gov/#/ or 1.877.FTC.HELP
3. The Internet Crime Complaint Center (if Internet related) at atic3.gov
4. The U.S. Postal Inspection Service (if mail related) at postalinspectors.uspis.gov or 1.877.876.2455

EMPLOYEE OF THE QUARTER

Suki Kim

Congratulations Suki Kim!

Suki is a Teller at our Lakewood branch and has been with Foothills CU for just 9 months. Suki is originally from South Korea. She grew up in Daegu, a city which is located in the south and is hot and humid.

Suki describes herself as being an introvert and an extrovert. She is a shy person, but always likes to meet new people and learn new things. She is always pushing herself out of her comfort zone to do the things she loves. She recently picked up a new hobby and is learning how to play the guitar.

"I love to work with our team. We always help each other and make our place a fun working place. I think work environment is important for the quality of service for our members." - Suki Kim

Thank you Suki for being such a wonderful addition to our team!



Foothills Credit Union supports many organizations in our communities. Below is a list of some events and organizations we supported in the 1st Quarter:

Jefferson County Area

- This City of Lakewood Benefits Fair
- The City of Lakewood Economic Development Tactical Advance
- Lakewood Head Start Financial Literacy Seminars
- Spay Today World Spay Day

Larimer County Area

- Thompson Career Campus 8th Grad Career Expo
- Thompson Career Campus Open House



(Our CMO participating in the city of Lakewood Economic Development Tactical Advance)

FINANCIAL SNAPSHOT

January 2024

MEMBERS.....	11,483
LOANS.....	\$109,329,700
SAVINGS.....	\$141,431,753
TOTAL ASSETS.....	\$155,425,522

HOLIDAY CLOSURES

1st Quarter

Memorial Day Saturday, May 25th & Monday, May 27th
Juneteenth Wednesday, June 19th
Independence Day Thursday, July 4th

CURRENT RATES

[Loan Rates](#)

[Share & CD Rates](#)

[Real Estate Info](#)

PLEASE LEAVE US A REVIEW!

Your feedback is extremely important to us! Please take a few moments to share your experience on [Google](#). Reviews from members like you can help others feel confident in choosing Foothills Credit Union. Please follow the links below to leave us a review for one of our three branches:



Lakewood Review
Wheat Ridge Review
Loveland Review

FOLLOW US



Foothills Credit Union | 3550 Clear Creek Drive, Wheat Ridge, CO 80401

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