



Dollars & Sense

AUTUMN 2024

INSIDE THIS ISSUE:

Avoid Phishing & Scam Calls	1
Employee of the Quarter	2
Community Corner	2
2 Factor Authentication	2
Introducing A New Member Benefit	2
Loan & Investment Rates	3
4 Reasons To Rollover Your 401k Into An IRA	4
Real Estate Rates	4
Holiday & Other Closures	4

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.

Avoid Phishing and Scam Calls

Stay Alert, Stay Safe

Use these tips to avoid scams and learn what to do if you receive suspicious emails, phone calls, or other messages. Phishing refers to fraudulent attempts to get personal information from you, usually by email. It is an attempt to steal personal information or break into online accounts using deceptive emails, messages, ads, or sites that look similar to sites you already use. For example, a phishing email might look like it's from your bank and request private information about your bank account.

Phishing Messages or Content May:

- Ask for your personal or financial information.
- Ask you to click links or download software.
- Impersonate a reputable organization, like your bank, a social media site you use, or your workplace.
- Impersonate someone you know, like a family member, friend, or coworker.
- Look exactly like a message from an organization or person you trust.

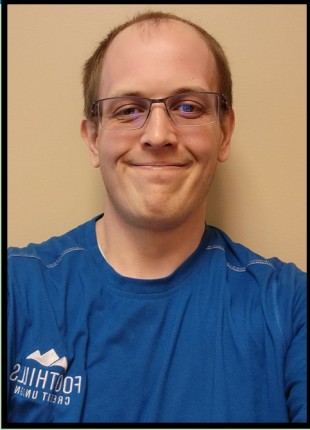
Tactics Scammers Will Use To Trick You:

- Fraudulent emails and other messages that look like they're from legitimate companies.
- Misleading pop-ups and ads that say your device has a security problem.
- Scam phone calls or voicemails that impersonate a company or organization.
- Fake promotions that offer free products and prizes.
- Unwanted Calendar invitations and subscriptions.

How To Avoid Scams:

- Never share personal information unless you can verify the recipient's identity.
- Protect your account by using two-factor authentication, keeping your contact info secure and up to date, and never sharing your passwords or verification codes. Legitimate companies will not ask for this information for support.
- Never use gift cards to make payments or settle debts.
- Learn to identify legitimate emails regarding purchases. Treat any money transfer like a private transaction.
- Familiarize yourself with security practices for your devices and data.
- Download software only from trusted sources.
- Avoid clicking links or opening attachments in suspicious or unsolicited messages.
- If you're unsure if a call, text or email is legit, call the company directly using their publicly listed number and ask them about the message. Do not respond to or call any number given in the suspicious message.

Employee of the Quarter



Congratulations David!

Meet David, a Teller at our Lakewood branch and a lifelong gaming enthusiast with a growing passion for game design and Q&A testing. Born in Denver and raised in Littleton, David now resides in Lakewood.

He's been with Foothills Credit Union for over 14 months and loves making a difference in members' lives by reducing the stress of banking. "I'm empowered and encouraged to take care of people, and that's what I love most," David shares.

His coworkers admire his great leadership, support, excellent teamwork, and the way he provides clear, helpful information to members. Outside of work, he enjoys gaming, singing, and spending time outdoors when he can. Thank you, David, for your dedication and heart!

2 Factor Authentication - Internet & Mobile Banking

We are excited to roll out 2-Factor Authentication (2FA) across both our mobile & internet banking platforms. This new feature adds an extra layer of security to your account, making sure only you can access your information - even if someone else has your password.

Here's how it works: after entering your login details, you'll be prompted to verify your identity with a second step, like a one-time passcode sent to your phone or email. This added protection ensures your account stays secure, even in the event of compromised credentials.

****Please make sure you have a valid email & cell phone number listed on your account. We will need this for all individuals listed on an account. You can call the credit union to verify the information we have for you.****

At Foothills CU, your security is our top priority. 2FA is one more way we're helping to safeguard your finances & give you peace of mind.

Community Corner

FCU In The Community

Foothills Credit Union supports many organizations within our communities. Below is a list of some organizations and events we supported in the 3rd Quarter:

Jefferson County

- FCU Member Appreciation Day
- City of Lakewood Big Belmar Bash
- 4th of July Event
- 9/11 Red Rocks Stair Climb
- WMFR Family Fire Muster
- MWHS Budgeting Seminar

Larimer County

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



(WR staff at the 9/11 Stair Climb)

Introducing A New Member Benefit

Legal Protection & Identity Theft Monitoring

We're excited to announce a partnership with LegalShield and IDShield, offering affordable legal services and identity theft protection. Members receive EXCLUSIVE RATES for these services.

Legal Shield Benefits:

- **Unlimited Legal Consultation:** Speak to an attorney about any personal legal matter.
- **Document Review:** Professional review of documents (up to 15 pages).
- **24/7 Emergency Legal Access:** Immediate help for emergencies.
- **Wills & Estate Planning:** Have a

will prepared for peace of mind.

IDShield Benefits:

- **24/7 Identity Monitoring** across social media, credit reports, and dark web.
- **Full Identity Restoration:** Licensed investigators restore your identity.



(Scan this code for more info)

Loan Rates

Updated 10/01/2024

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

Vehicle Loans - New/Used Maximum 72 Month Term

	Score	Rate	APR
A+++ Super Prime	800+	6.99%	7.01%
A++ Super Prime	780 - 799	6.99%	7.01%
A+ Super Prime	760 - 779	6.99%	7.01%
A+	740 - 759	7.39%	7.41%
A	720 - 739	7.39%	7.41%
B+	700 - 719	8.14%	8.16%
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 - 2023 & 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+	7.50 - 8.25%	7.53%*
B	660 - 699	9.75 - 10.00%	9.28%*
C	620 - 659	12.50 - 14.00%	12.53%*

*APR is for lowest rate listed in each tier

Other Secured Collateral - 2023 & Newer (i.e. boat, camper, atv, trailers etc) Maximum 60 Month Term

	Score	Rate	APR
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

	Score	Rate	APR
A	700+	9.00%	9.03%
B	660 - 699	10.25%	10.28%
C	620 - 659	13.25%	13.28%
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)

	Score	Rate	APR
A	700+	11.99%	12.00%
B	660 - 699	12.99%	13.00%
C	620 - 659	14.99%	15.00%
D	</= 619	16.99%	17.00%

Share & CD Rates

Updated 10/01/2024

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)

3 month	\$1000	2.72%	2.75%
6 month	\$1000	4.18%	4.25%
9 month	\$1000	4.66%	4.75%
12 month	\$1000	3.94%	4.00%
18 month	\$1000	3.50%	3.55%
24 month	\$1000	3.45%	3.50%
36 month	\$1000	3.30%	3.35%
48 month	\$1000	3.06%	3.10%
60 month	\$1000	3.40%	3.45%
12 month IRA	\$1000	3.94%	4.00%
New: Starter CD*	\$200	3.94%	4.00%

*(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 2024

MEMBERS	11,475
LOANS	\$113,371,191
SAVINGS	\$142,689,758
TOTAL ASSETS	\$156,310,731

Overdraft Protection - 16.00% APR

Visa® Credit Card - 12.99% APR



Holiday Closures

**Indigenous People's/
Columbus Day**
Monday, October 14

Veteran's Day
Monday, November 11

Thanksgiving Day
Thursday, November 28

Christmas
Wednesday, December 24
@ noon
Thursday, December 25

New Year's Day
Wednesday, December 31
@ noon
Thursday, January 1

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

4 Reasons To Rollover Your 401k To An IRA



1.) More Choices

IRAs typically offer a broader range of investment choices compared to employer-sponsored 401(k) plans. With an IRA, you can diversify your portfolio based on your risk tolerance by investing in stocks, bonds, mutual funds, and annuities that allow you to grow with a certain percentage of the stock market without market losses.

2.) Consolidation & Simplification

If you've changed jobs multiple times, you might have several 401(k) accounts scattered across different providers. Consolidating these accounts into a single IRA streamlines your retirement savings, making it easier to track and manage your investments.

3.) Portability & Mobility

If you anticipate relocating or changing jobs frequently in the future, having an IRA provides greater portability and flexibility compared to sticking with multiple 401(k) accounts tied to different employers. This mobility ensures that your retirement savings can easily move with you wherever life takes you.

4.) Lower Fees & Expenses

Many employer-sponsored 401(k) plans come with administrative fees and investment expenses that can eat into your returns over time. By rolling over to an IRA, you may gain access to lower-cost investment options and fee structures, allowing more of your money to work for you in the long run.

This article was provided by Kevin Coffey from Complete Spectrum Financial Services, a long-time, trusted partner of Foothills CU. To learn more, visit complete-spectrum.com

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.
As of 10/01/2024 Prime Rate is 8.00%.

Platinum Program = Prime Rate minus 1%*

Combined Loan to Value = 75%

Gold Program = Prime Rate*

Combined Loan to Value = 80%

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