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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.

# Dollars & Sense

WINTER 2024 / 2025

## 2025 Annual Member Meeting

### Learn, Vote, and Engage!

- **Date:** Tuesday, March 25th, 2025
- **Time:** 5:00 pm - 6:00 pm
- **Location:** Virtual Zoom Meeting ([RSVP](#))

We are excited to announce that this year's **Annual Member Meeting** will be held **virtually** on Tuesday, March 25. Elections, credit union business, and prize drawings are on the agenda! Be sure to keep an eye out for upcoming communications, as we will share further details after the first of the year.

### Elections:

- **Three Board of Directors** terms expiring – all three incumbents are re-running
- **Four Supervisory Committee** terms expiring – all four incumbents are re-running

If you're interested in running for one of these positions, please submit a written request at our **Lakewood office**, addressed to the **Nominating Committee**. A committee member will follow up with additional instructions. All nominations must be received by **Tuesday, March 18th, 2025**.

For more information on these volunteer committees, please contact **Scott McNeil** at **720.962.8200 ext. 101**. To attend, please **RSVP by Friday, March 21, 2025**. Click [HERE](#) to RSVP.

## Tap Into Convenience

### Contactless Cards - Faster, Easier, Safer Payments

Foothills Credit Union is excited to roll out contactless debit and credit cards! These cards allow you to make quick, secure payments by simply tapping or waving your card near the terminal, no need to insert or swipe.

Our instant issue cards are now contactless, and the mailed and ordered cards are also being updated. The process is seamless, there's no change to your card number or design, just the added convenience of tap-to-pay! This technology is accepted worldwide and will make your transactions faster, easier, and safer. Get your contactless card today!



# Employee of the Quarter



## Congratulations Kathy!

Kathy, our incredible Accounting Specialist, has been with Foothills CU for 5 wonderful years. A Colorado native from Northglenn, she's called Thornton home for the past 25 years. Kathy loves

spending time with her three children and granddaughter, who are the lights of her life.

Known for her efficiency, teamwork, and extensive knowledge, Kathy's coworkers describe her as consistent, quick, and

always willing to help. In her free time, she enjoys camping, boating, and relaxing by the water or on the beach.

Kathy appreciates the Foothills culture, especially the amazing people she works with. Congratulations, Kathy - we're so lucky to have you!

## Tax Savings Made Easy

Tax season just got easier and more affordable for our members! Foothills Credit Union is here to help you save with exclusive discounts on trusted tax services.

Enjoy **20% off TurboTax federal products** for a simple and secure way to file online.

Prefer in-person assistance? Get up to **\$25 off H&R Block's in-office tax prep services**, giving you access to expert support at a discounted rate. Plus, enter the \$10,000 sweepstakes for a chance to boost your refund! Maximize your savings this tax season - just one of the many perks of being a member.



## Community Corner

### FCU In The Community

Foothills Credit Union supports many organizations within our communities. Below is a list of organizations and events we supported in the 4th Quarter:

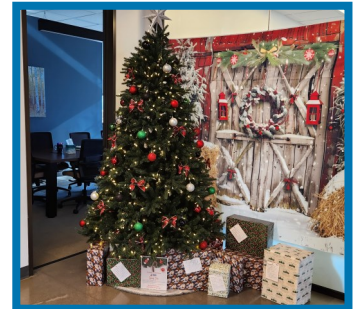
#### Jefferson County

- *CASA Financial Literacy Seminar*
- *City of Lakewood - Cider Days*
- *City of Lakewood - Lakewood Lights*
- *Metro West Housing Solutions Benefits Fair*
- *Metro West Housing Solutions Giving Tree*

- *Spay Today Spayghetti & No Balls Fundraiser Dinner*

#### Larimer County

- *Foster & Adoptive Families of Larimer County Giving Tree*
- *Thompson Career Campus Open House*



(Our Loveland Giving Tree for FAFLC)

## Drive Smarter, Not Harder

### Your Roadside Advantage

We're thrilled to bring back **myEZ Car Care**, the ultimate benefit for members who finance auto loans with us! This free membership helps you stay organized, safe, and save big on car care and travel. Enjoy exclusive discounts on auto repairs, maintenance, rental cars, hotels, vacation rentals, and local entertainment.

The **Electronic Glovebox App** keeps vehicle records, service reminders, and warranty info at your fingertips, plus automatic updates from participating providers. With optional roadside

assistance, including towing and lockout help, you'll have peace of mind wherever the road takes you. You get free access to this benefit when you receive an auto loan from us.



# Loan Rates

Updated 01/01/2025

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

## Vehicle Loans - New/Used Maximum 72 Month Term

	Score	Rate	APR
A+++ Super Prime	800+	5.88%	5.90%
A++ Super Prime	780 - 799	5.88%	5.90%
A+ Super Prime	760 - 779	5.88%	7.01%
A+	740 - 759	6.49%	6.52%
A	720 - 739	6.49%	6.52%
B+	700 - 719	7.74%	7.77%
B	680 - 699	8.74%	8.77%
C+	660 - 679	10.99%	11.02%
C	620 - 659	11.99%	12.02%
D	</=619	14.99%	15.02%

## Recreational Vehicles - 2024 & 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 - 2024 & 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 01/01/2025

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	2.23%	2.25%
6 month	\$1000	3.94%	4.00%
9 month	\$1000	3.84%	3.90%
12 month	\$1000	3.79%	3.85%
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	3.79%	3.85%
<b>New: Starter CD*</b>	<b>\$200</b>	<b>3.79%</b>	<b>3.85%</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 2024

MEMBERS	11,425
LOANS	\$112,762,288
SAVINGS	\$147,120,247
<b>TOTAL ASSETS</b>	<b>\$160,723,872</b>

Overdraft Protection - 16.00% APR

Visa® Credit Card - 12.99% APR



## Holiday Closures

### Martin Luther King Jr. Day

Monday, January 20th

### President's Day

Saturday, February 15th  
& Monday, February 17th

## 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

# 2 Strategies to Increase Your Income

## 1.) REDUCE OR ELIMINATE TAXES

You can convert your IRAs, 403(b)s, or 401(k)s into a Roth IRA to eliminate future taxes on withdrawals - even your gains can be tax-free, potentially increasing your income by up to 41.4%!

While you'll pay taxes on the converted amount today, this strategy eliminates future state and federal taxes, which are likely to rise. The belief that taxes will be lower in retirement may not hold true.

Be cautious not to convert too much at once, as the amount is taxed as ordinary income and could push you into a higher bracket. With current tax laws expiring in 2025, now may be the perfect time to act. Unlike contributions, Roth IRA conversions have no income or age limits. Talk to your financial advisor to see if this tax-smart strategy fits your goals.

## 2.) CREATE GUARANTEED "PENSION-LIKE" INCOME

The "safe withdrawal rule" suggests taking only 4% of retirement savings annually to avoid outliving your money. But what if you could double that with guaranteed income for life?

Thanks to higher interest rates, annuities now offer 6%-8% withdrawal rates, providing steady income without market risk. If you pass away early, beneficiaries may receive a lump sum.

You can roll over your retirement accounts into these "pension-like" annuities tax-free. Consult your advisor to explore this secure and reliable income option for your financial future.

*This article was provided by Kevin Coffey from Complete Spectrum Financial Services, a long-time, trusted partner of Foothills CU. Go to [complete-spectrum.com](https://complete-spectrum.com) to learn more.*

## 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	7.00%	7.54%*
15 year	8.00%	8.40%*

\*Assumes a \$25,000.00 loan request.

### Home Equity Line of Credit (HELOC)

Rate and payment may change quarterly. As of 12/19/2024 Prime Rate is 7.50%.

**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