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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

SPRING 2025

## Introducing New Checking Accounts!

We're excited to introduce a new checking account program designed to help you save money while enjoying added perks! There are three options to choose from which include **Ease, Peak, and Peak Plus Checking**. Ease will be the standard checking option. Peak and Peak Plus Checking will include a whole suite of money-saving benefits powered by BaZing!

### Peak & Peak Plus Checking Benefits

- ✓ **Anywhere banking tools** - online banking, mobile banking, bill pay, e-statements
- ✓ **Cell phone protection** – Up to \$600 per claim
- ✓ **Roadside assistance** – Up to \$80 in covered service charges
- ✓ **Billshark negotiations** – Lower your internet, TV, and phone bills effortlessly
- ✓ **Local & national discounts** – Save on shopping, dining, and travel
- ✓ **Health savings card** - save money on prescriptions, eye exams, lenses & more
- ✓ **ID theft aid** - identity monitoring, credit monitoring and more
- ✓ **Buyer protection & extended warranty**
- ✓ **Travel accidental death insurance**
- ✓ **Financial Wellness** - create wills, powers of attorney, and more
- ✓ **Pet Insurance** - preferred rates on pet insurance
- ✓ **Earned dividends on your checking balance** - Peak Plus Checking only

### How It Works:

- ◆ **Ease Checking:** \$5 per month (fee waived with e-statement enrollment and \$100 average daily balance)
- ◆ **Peak Checking:** \$7 per month, packed with savings benefits
- ◆ **Peak Plus Checking:** \$8 per month (fee waived by maintaining a \$1,500 average daily balance OR swiping your debit card 25 times per month)



Existing members will receive a conversion notice in April, and your current checking account will automatically transition to your new checking option on **May 1st**. You do not need to reestablish any of your current checking account set ups with the new checking account. Your account information will stay the same including the account number, direct deposits, and automatic payments. All benefits are accessible through the **BaZing app** and website - bringing savings right to your fingertips!

# Employee of the Quarter



## Congratulations Trenton Robinson!

Trenton, who was recently promoted to Member Solutions Consultant, has been with Foothills CU for two years. Originally from West Palm Beach, FL, he's adventurous, loves the outdoors, and is a total

foodie! Trenton describes himself as loyal, strong-minded, joyful, and ready to have fun!

His dedication and positive energy make him a rockstar—always stepping up to support his team and ensuring every member's experience is better than

the last. Known for his flexibility and willingness to help, Trenton is always ready to go the extra mile.

His loyalty, motivation, and fun-loving spirit make him an invaluable part of our Foothills family. Congrats, Trenton!

## YOUR TRAVEL TO-DO'S



### CREATE A BUDGET

Estimate costs and build in a buffer

### GET TRAVEL INSURANCE

Cover cancellations, medical issues, and lost bags



### SECURE IMPORTANT DOCUMENTS

Copy and store your passport and cards safely

### BE CAUTIOUS WITH PUBLIC WI-FI

Avoid financial logins and public networks  
Use VPN for added security



### TRAVEL FRIENDLY FINANCIAL TOOLS

Prepaid cards for locked rates  
Apps like PayPal for secure payments

### NOTIFY YOUR FINANCIAL INSTITUTION

Prevent declined transactions  
Check for foreign fees

## 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 1st Quarter:



(Our CEO and CMO at the City of Lakewood Benefits Fair)

#### Jefferson County

- *The City of Lakewood Benefits Fair*
- *Ralston House 240 Union Fundraiser*
- *Spay Today World Spay Day*
- *MWHS Financial Literacy Seminar*
- *Complete Spectrum Seminars*

#### Larimer County

- *Thompson Career Campus 8th Grade Career Expo*
- *Thompson Career Campus Open House*
- *Money Concept For Teens Fin Lit Classes for TCC Junior & Seniors*

## Drive Into Savings Today!

### Low Rates, Big Benefits

We've recently lowered our auto loan rates, now as low as 5.76% APR - making this the perfect time to upgrade your ride! Whether you're shopping for a new car or upgrading your current vehicle, we've got you covered.

Plus, all auto loan members receive a free **myEZ Car Care Membership** to save on service and travel. Start your search today and drive away with savings!

Visit a branch or use the **Find A Vehicle Tool** on our website to browse vehicles across the Denver-Metro area, all from the comfort of your home. Take a virtual test drive, use the Price Curve to see if you're getting a fair deal, and access free CARFAX™ reports for peace of mind.



# Loan Rates

Updated 04/01/2025

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+	5.74%	5.76%
A++ Super Prime	780 - 799	5.74%	5.76%
A+ Super Prime	760 - 779	5.74%	5.76%
A+	740 - 759	6.49%	6.52%
A	720 - 739	6.49%	6.52%
B+	700 - 719	7.74%	7.77%
B	680 - 699	9.24%	8.77%
C+	660 - 679	8.74%	11.02%
C	620 - 659	11.99%	12.02%
D	</=619	14.99%	15.02%

## Recreational Vehicles - 2024 & 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%	8.02%*
B	660 - 699	9.75 - 10.00%	9.78%*
C	620 - 659	12.50 - 14.00%	13.03%*

\*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

	<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%	13.28%
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)

	<u>Score</u>	<u>Rate</u>	<u>APR</u>
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 04/01/2025

<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)

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 - February 2025

<b>MEMBERS</b>	.....	<b>11,428</b>
<b>LOANS</b>	.....	<b>\$114,113,677</b>
<b>SAVINGS</b>	.....	<b>\$147,232,502</b>
<b>TOTAL ASSETS</b>	.....	<b>\$161,229,365</b>

Overdraft Protection - 16.00% APR

Visa® Credit Card - 12.99% APR



## Holiday Closures

### Memorial Day

Saturday, May 24th  
& Monday, May 26th

### Juneteenth

Thursday, June 19th

### Independence Day

Friday, July 4th  
& Saturday, July 5th

## 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

# Turn Your Wish List Into Reality

## Wish List:

- New energy efficient appliances
- Remodel kitchen
- Consolidate & pay off debt
- Go on dream vacation
- Pay college tuition

Make your wishes come true with a

## HOME EQUITY LINE OF CREDIT

from Foothills Credit Union!

Rates as **LOW**  
as **6.50% APR\*** and  
**ONLY \$199** in closing costs!

Offer good until June 30, 2025

Pay bills &  
credit cards!  
Consolidate!

## FOOTHILLS CREDIT UNION

Educate. Empower. Enrich.

(720) 962-8200 • www.foothills-cu.com

\*APR Annual Percentage Rate. Displayed rate is dependent on standard credit qualifications. NML. Some restrictions and conditions may apply. Rates and terms subject to change without notice. The APR is a variable annual percentage rate (VAPR) and will vary based on the prime rate as published in the Wall Street Journal. The best rate is 3.25% (1-year) for the 100% Lender's Choice Prime Rate (Lender's Choice) subject to a floor rate of 4.75% and a ceiling rate of 10.00%. Only \$199 in closing costs and a \$650 NML fee. Good on new home equity line of credit (HELOC) loans opened on or after 1/1/2025. The combined loan to value (CLTV) is not to exceed 80%. HELOC term is 30-year term, with a 10-year repayment period. As of March 31, 2025, the APR for HELOC is 6.50% - 10.00%. Please consult your loan advisor regarding the exact details of interest. This offer is good for new loans with Foothills Credit Union and is subject to an approved income of a minimum of \$25,000. Over 100% cash-out HELOCs are not eligible. Offer good through June 30, 2025. Foothills Credit Union membership required.

## 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.  
Effective 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