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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

SUMMER 2025

Maximize Your Membership

Explore the extra perks and exclusive rewards that come with Foothills Credit Union membership!

Your checking account should work for *you*—and at Foothills Credit Union, it does just that. In addition to flexible, modern banking tools, we offer a variety of perks that help you save more, earn more, and enjoy more every day.

Here's how you can make the most of your Foothills CU membership:



Earn Rewards Just for Spending and Sharing

Every time you swipe your Foothills CU debit card, you earn points toward gift cards, travel, merchandise, and more. Plus, refer friends and family to open a checking account, and you'll earn bonus points when they join. It's our way of saying thanks for helping our community grow. [Learn more about our Rewards Program](#)

Exclusive Perks with Peak & Peak Plus Checking

Members with Peak or Peak Plus Checking accounts get access to **BaZing** benefits, a mobile app and website packed with local discounts, travel deals, roadside assistance, cell phone protection, and more. Whether you're out and about or shopping online, these benefits help you get more from your membership. [See all Peak Checking Benefits](#)

Why Bank Anywhere Else?

At Foothills Credit Union, we believe in turning everyday banking into something better. Whether you're earning rewards, protecting your phone, or saving on your next family adventure, it all starts with your checking account. Foothills CU accounts are designed with your goals in mind!

Not using your reward or BaZing benefits yet? Now's the time to explore everything available to you! Stop by a branch or give us a call — we're happy to help you get started!

Employee of the Quarter



Congratulations Azalia Chavez!

We're proud to recognize Azalia from our Lakewood branch as our Employee of the Quarter! In just one year, Azalia has grown from Teller to Member Service Consultant. She's known for her strong work ethic,

natural leadership, and willingness to step in wherever needed. Her guidance is consistently appreciated by those she works with.

Azalia shared, "This past year has been one of the best, and I'm extremely

grateful for how the stars aligned to get me here. My favorite thing about Foothills is my amazing coworkers and the members I've gotten to know. I take pride in serving my community."

Congratulations, Azalia, and thank you for your outstanding contributions!

Protecting You From Fraud with IDCheck

If you bank at one of our Shared Branch locations, a teller can now identify and authenticate members with out-of-state IDs in the branch through a QR code and one-time passcode multi-factor authentication verification.

How it Works:

1. Scan the QR code located in the branch or visit verify.coop.org.
2. Select your credit union's name from a drop-down list.
3. Enter your member number and the last four digits of your social security number.
4. Upload a photo of your ID.
5. Take a selfie.
6. Show your one-time passcode to the teller

If you have questions, please contact us at 720.962.8200

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 2nd Quarter:

Jefferson County

- Jeffcom 911 Employee Appreciation Week
- City of Lakewood Rockin' Block Party
- Ralston House Fundraiser Dinner & Pinwheel Garden
- Clear Creek Apartments Annual Pool Party

Larimer County

- TEF Educator's Awards Dinner
- Sierra's Race Against Meningitis
- TEF Earth Day Race



(Staff serving popcorn at the City of Lakewood Rockin' Block Party)

Member Appreciation Day

Member Appreciation Day is Back—Now in September!

WHEN: Friday, September 19

WHERE: All Branches

We're celebrating YOU! Stop by any Foothills Credit Union branch for free food, fun giveaways and community vibes—all to say **thank you** for being a valued member!

- ◆ Free lunch & treats
- ◆ Prize drawings at every location
- ◆ Events at all three branches



Loan Rates

Updated 07/01/2025

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 07/01/2025

<u>SHARE ACCOUNTS</u>	<u>Minimum Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Share Savings	\$100	.10%	.10%
Youth Savings	\$5	.10%	.10%
Peak Plus Checking	\$100	.15%	.15%
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%
New: Starter CD*	\$200	3.79%	3.85%

*(12 month term & \$25,000 max balance)

RATES QUOTED ARE SUBJECT TO CHANGE

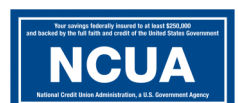
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time. 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 - May 2025

MEMBERS	11,351
LOANS	\$115,523,812
SAVINGS	\$148,910,142
TOTAL ASSETS	\$162,834,504

Overdraft Protection - 16.00% APR

Visa® Credit Card - 12.99% APR



Holiday Closures

Independence Day

Friday, July 4th
& Saturday, July 5th

Labor Day

Saturday, August 30th
& Monday, September 1st

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

Social Security Boost Ahead

New legislation increases benefits for thousands of retired public employees! On January 5, 2025, President Biden signed the H.R.82 - Social Security Fairness Act of 2023 into law. This new law primarily affects retired public sector employees, including teachers, police officers, firefighters, and some government workers. This new law will eliminate the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) By eliminating these two provisions, many of these workers will get not only an increase in their social security benefits while they are alive, but possibly a substantially larger social security benefit when their spouse passes away.

These increases are retroactive to 2024, so eligible retirees may receive a lump sum payment for benefits they would have gotten for that year under the new law. To get updates on this and other valuable information, please visit <https://www.ssa.gov/benefits/retirement/social-security-fairness-act.html>.

If you have filed for Social Security Benefits, you do not need to take any action unless you have recently moved or changed your mailing address. You can do this online without calling or visiting Social Security. Go to <http://www.ssa.gov/myaccount> to update your information or create an account to gather more information about your Social Security Benefits.

*This article was provided by **Kevin Coffey** from **Complete Spectrum Financial Services**, a long-time, trusted partner of Foothills CU. Call 303.922.4309, email kevin@completespectrum.com, or go to complete-spectrum.com to learn how they can maximize your Social Security Benefits.*



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	7.00%	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