



INSIDE THIS ISSUE:

A Fond Farewell to Our CEO	1
Employee of the Quarter	2
Community Corner	2
BaZing Benefits Made Easy	2
Autumn Festivals & Events	2
Loan & Investment Rates	3
Don't Let Scary Surprises Haunt You	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.

Dollars & Sense

AUTUMN 2025

A Fond Farewell to Our CEO, Scott McNeil

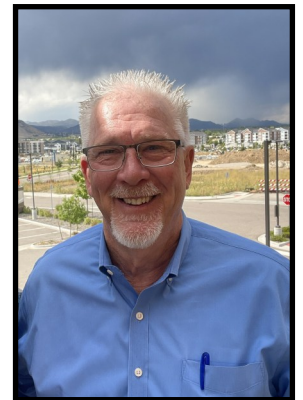
After 29 years of dedication, Scott announces his retirement.

Foothills Credit Union announces the retirement of our President & CEO, Scott McNeil, effective November 14, 2025. Scott has been a driving force behind the credit union's growth and success for nearly three decades, guiding our organization with vision, dedication, and a true passion for serving our members and community.

During Scott's tenure, the credit union has grown from 1 to 3 branches, increased in asset size from \$13 million in 1996 to over \$160 million in 2025, and grown from about 3500 members to over 11,000 members! Scott has always supported staff, been a great leader, and put our members first. His time here has left a lasting impression.

Scott, thank you for all you have done for Foothills Credit Union. You will be missed, but never forgotten!

Below, is a personal message of gratitude and reflection from Scott.



THANK YOU, FOOTHILLS CREDIT UNION MEMBERS AND STAFF

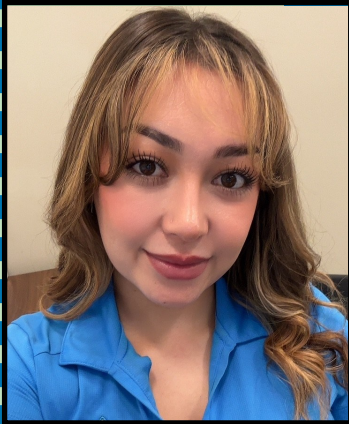
August 6, 1996, I was blessed to walk through the doors at Foothills Credit Union for my first day of work at our two-by-wide trailer on Garland Street. As I reflect on 29+ years, I've had the pleasure of meeting so many terrific people that have meant so much to my career, and I hope I've been able to make a difference in others' lives as well. We have an awesome membership and the Board of Directors and Supervisory Committee volunteers have always been supportive of me and my teammates. And, speaking of my teammates, I can't say enough about all of the staffers I've had the pleasure of working with. So many great memories and so many new friendships. I've truly been blessed to be your President for so many years, and I'm very proud of our successes. THANK YOU ALL!!!

I'm also pleased to announce my successor, Mallory Fischbach, our Executive Vice President. Mallory has done it all for us, starting as a Teller, then Compliance Officer, and most of her last 10 years as our Chief Financial Officer. She is ready to go, and I have every confidence she will lead the credit union to even bigger and better successes.

It's been a great ride, and in no small part due to our great members. I appreciate everyone and all we've accomplished.

Scott McNeil

Employee of the Quarter



Congratulations

Andrea Borja!

Andrea is a Member Solutions Consultant at our WR branch and has been with Foothills CU for a little over a year. In that time she has proven herself to be a team player, thoughtful, and outgoing! She especially

enjoys getting to know our members and being apart of what she calls “the best team”.

Her coworkers are quick to praise her efforts, noting that she is always willing to step up when we’re short staffed, and she is an excellent trainer for many

of our staff members.

Originally from Thornton, CO, Andrea still lives in her hometown and enjoys staying close to her roots. Out side of work she loves playing soccer, working out, hiking, going to concerts, and spending time with family and friends. Congratulations, Andrea!

Autumn Festivals & Events

Dracula The Ballet
Armstrong Center For Dance
October 3-12

Harvest Festival
Littleton Museum
October 11

Denver Zombie Crawl
Larimer Square, Denver
October 19

Glow At The Gardens
Denver Botanic Gardens
October 21 - 26

Broadway Halloween Parade
Starts at 500 N. Broadway
October 25

The Vampire Ball
Denver Arts Center
October 31

Victorian Horrors & Seance Party
Molly Brown House Museum
November 1



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 Fire Muster
- City of Lakewood Budgeting Class
- MWHS Identity Theft Class

Larimer County

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



(Our CEO, CLO, and some Board Members grilling at Member Appreciation Day)

BaZing Benefits Made Easy

Save Money on Things You're Already Paying For

With our new **Peak & Peak Plus Checking Accounts**, you get more than just a place to manage your money - you also gain access to our checking benefits powered by BaZing, designed to help you save on everyday expenses.

Here's how BaZing works for you:

- ♦ **Shopping & Dining Discounts** - Deals at your favorite local & national retailers
- ♦ **Cell Phone Protection** - Coverage for your device when you pay your bill with your checking account
- ♦ **Travel & Entertainment Savings** - Hotels, theme parks, car

rentals, and more.

- ♦ **Health Savings** - Discounts on prescriptions, eye exams, and hearing services.

Start enjoying more value with every purchase - just by opening a Peak or Peak Plus Checking account with Foothills CU. You can access your checking benefits with our BaZing App or website. If you have not accessed your benefits yet, and you have Peak or Peak Plus checking, please contact the credit union and we can get you access.

Loan Rates

Updated 10/01/2025

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+	5.49%	5.51%
A++ Super Prime	780 - 799	5.49%	5.51%
A+ Super Prime	760 - 779	5.49%	5.51%
A+	740 - 759	6.24%	6.26%
A	720 - 739	6.24%	6.26%
B+	700 - 719	7.49%	7.52%
B	680 - 699	8.49%	8.52%
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

	<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 - 8.75%	7.53 %*
B	660 - 699	9.75 - 10.50%	9.28%*
C	620 - 659	12.50 - 14.50%	12.53%*
D	</=619	15.25%	15.28%*

*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 10/01/2025

<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%
IRA Share	\$100	.35%	.35%

CERTIFICATE OF DEPOSIT (CD)

3 month	\$1000	2.23%	2.25%
6 month	\$1000	3.69%	3.75%
9 month	\$1000	3.60%	3.65%
12 month	\$1000	3.55%	3.60%
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%
Starter CD*	\$200	3.79%	3.85%

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

RATES QUOTED ARE SUBJECT TO CHANGE

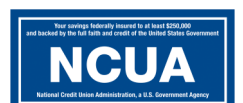
Dividends are not payable (on Share accounts) until declared and unless current and undivided earnings are available after required transfers to reserves at the close of a dividend period. Dividend rates will be adjusted at the discretion of the Board of the Credit Union and can be adjusted at any time.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

MEMBERS		11,317
LOANS		\$116,481,504
SAVINGS		\$147,538,143
TOTAL ASSETS		\$161,167,999

Overdraft Protection - 16.00% APR

Visa® Credit Card - 12.99% APR



Holiday Closures

**Indigenous Peoples'/
Columbus Day**
Monday, October 13

Veterans Day
Tuesday, November 11

Thanksgiving Day
Thursday, November 27

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

Don't Let Scary Surprises Haunt You This Halloween

Halloween is the season for spooky fun - but some of the scariest tricks come from real-life monsters: identity thieves, costly legal issues, and unexpected life events. At Foothills Credit Union, your financial well-being is our priority, and we're thrilled to offer our members exclusive discounts on **LegalShield** and **IDShield**.

IDShield helps protect you from the frightening world of identity theft. From data breaches to dark web exposure, these "digital ghosts" can creep into your life without warning. IDShield monitors your personal information and provides licensed private investigators if you become a victim - so you don't have to face the nightmare alone.

LegalShield makes sure you don't get tricked by unexpected legal issues. From reviewing contracts to dealing with traffic tickets, estate planning, landlord/tenant matters, and more - you'll have access to experienced attorneys in all 50 states. Instead of paying high hourly fees, your membership gives you unlimited legal consultations for one low monthly rate.



This Halloween, give yourself peace of mind. With **LegalShield** and **IDShield**, you can focus on treats - not tricks.

Visit www.ShieldBenefits.com/FoothillsMember or contact our LegalShield representative - **Cheryl Garcia, 720-371-1736, info@CherylGarcia.com** to learn how you can enroll through your member discount program.

Protect yourself and your family - because nothing is scarier than being unprepared.

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 09/18/2025 Prime Rate is 7.25%.

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