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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 2025/2026

Built From Within: Foothills' Next CEO

We're Proud To Announce the Appointment of Mallory Fischbach

as President & CEO of Foothills Credit Union! Mallory steps into this role with deep institutional knowledge, proven leadership, and a heartfelt commitment to our members, employees, and communities. Mallory's journey with Foothills is a true testament to growth from within and the power of the credit union philosophy.

Mallory's journey with Foothills Credit Union began in 2011, when she joined the organization as a part-time teller while attending college. Over the years, she has grown alongside the credit union, serving in multiple leadership roles and developing deep expertise in financial management, compliance, and strategic growth.

Most recently serving as Executive Vice President, Mallory brings a strong commitment to member service, operational excellence, and the long-term sustainability of the credit union. She is also actively engaged in the broader Credit Union movement, serving on the Board of the Denver Area Credit Union Chapter since 2021.



Below is a message from Mallory Fischbach.

A MESSAGE FROM MALLORY FISCHBACH, PRESIDENT & CEO

I'm honored to step into the role of President & CEO at Foothills Credit Union. Serving our members and communities has been the privilege of my career, and I'm truly grateful for the opportunity to lead an organization I care so deeply about.

My journey at Foothills began on the front line and grew through roles in compliance and finance, culminating in nearly a decade as CFO. Along the way, I had the opportunity to help guide our team through meaningful growth and expansion - experiences that grounded me in our member-first mission and the importance of strong, day-to-day operations.

I'm proud of what our team has accomplished together and energized by what lies ahead. Our focus moving forward is simple: strengthen what works, invest in our people, and continue improving the products and experiences that make a real difference for our members and communities.

Thank you to our members and Board of Directors for your trust, and to our staff for showing up every day with consistency, care, and heart.

- Mallory Fischbach

Employee of the Quarter



Congratulations David Boone!

Since joining Foothills Credit Union in July 2023, David has become a go-to team member known for his positive attitude, creativity, and willingness to help wherever needed.

David thrives on the variety

of his role and the opportunity to support members through every type of interaction. *"I never know what's going to walk through that door—but no matter what, I always have an opportunity to be of service and go the extra mile,"* he shares. His peers consistently recognize him for stepping in to support

the entire teller line and keeping the lobby welcoming.

Born and raised in the Denver metro area, David describes himself as an open book who wears his heart on his sleeve. Outside of work, he enjoys video games, with Diablo 4 and Destiny 2 among his favorites.

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 4th Quarter:

Jefferson County

- Spay Today Spayghetti & No Balls Fundraiser Dinner
- City of Lakewood - Cider Days
- City of Lakewood - Lakewood Lights
- Metro West Housing Solutions Benefits Fair
- Metro West Housing Solutions Giving Tree
- City of Wheat Ridge Benefits Fair

- City of Wheat Ridge Government Resource Fair

Larimer County

- FAFLC Giving Tree
- Thompson Career Campus Open House



(Staff with Santa at the Lakewood Lights event)

Tax Season Savings

File With Confidence

As a Foothills CU member, you can save big with exclusive discounts on tax prep - plus, save even more with early season pricing when you file by February 28th. Take a few minutes now to lock in your discount, right from your phone by scanning the QR code below.

Plus, you can enter for a chance to win \$10,000 in the Tax Time Sweepstakes from Love My Credit Union Rewards.

TurboTax

- SAVE 20% for new and returning TurboTax users

- Online tax prep, with expert help if you need it

H&R Block

- New customers SAVE \$25 and returning customers SAVE \$10
- File in-person, drop off or virtually at your local office

Scan the
QR code to
get started.




**Our Auto Loan
Rates Are The
Lowest They
Have Been In 3
Years!**

Rates As Low As
5.26% APR*
On Any New Or
Used Auto Loan

*APR = Annual Percentage Rate



Loan Rates

Updated 01/01/2026

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+	5.24%	5.26%
A++ Super Prime	780 - 799	5.24%	5.26%
A+ Super Prime	760 - 779	5.24%	5.26%
A+	740 - 759	5.99%	6.01%
A	720 - 739	5.99%	6.01%
B+	700 - 719	7.24%	7.26%
B	680 - 699	8.24%	8.27%
C+	660 - 679	10.99%	11.02%
C	620 - 659	11.99%	12.02%
D	</=619	14.99%	15.02%

Recreational Vehicles - 2025 & 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 - 2025 & 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 01/01/2026

<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	3.60%	3.65%
9 month	\$1000	3.55%	3.60%
12 month	\$1000	3.50%	3.55%
18 month	\$1000	3.45%	3.50%
24 month	\$1000	3.40%	3.45%
36 month	\$1000	3.30%	3.35%
48 month	\$1000	3.26%	3.30%
60 month	\$1000	3.21%	3.25%
12 month IRA	\$1000	3.50%	3.55%
Starter CD*	\$200	3.50%	3.55%

*(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 - November 2025

MEMBERS	11,227
LOANS	\$117,019,246
SAVINGS	\$151,049,231
TOTAL ASSETS	\$164,450,445

Overdraft Protection - 16.00% APR

Visa® Credit Card - 12.99% APR



Holiday Closures

Martin Luther King Jr. Day

Saturday, January 17 &
Monday, January 19

Presidents Day

Saturday, February 14 &
Monday, February 16

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

2026 Annual Member Meeting

Learn, Vote, and Engage!

- **Date:** Thursday, March 26th, 2026
- **Time:** 5:30 pm - 6:30 pm
- **Location:** Virtual Zoom Meeting ([RSVP](#))

We are excited to announce that this year's **Annual Member Meeting** will be held **virtually** on Thursday, March 26. 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 in the coming weeks.

Elections:

- **Three Board of Directors** terms expiring – all three incumbents are re-running
- **Two Supervisory Committee** terms expiring – two 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 **Thursday, March 19th, 2026**.

For more information on these volunteer committees, please contact **Mallory Fischbach** at **720.962.8200 ext. 102**. To attend, please **RSVP by Monday, March 23, 2026**. Click [HERE](#) to RSVP.



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 12/11/2025 Prime Rate is 6.75%.

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