

Inside This Issue:



Smart Steps For Homebuying

Employee of the Quarter

Community Impact

5 Simple Steps To Protect Your Account

Holiday & Other Closures

Real Estate Loan Information

Think Ahead: 6 Ways to Reduce Next Year's Taxes

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. Branch locations statewide are available for basic teller transactions through the CO-OP Shared Branch Network.

Call (720) 962-9420 for 24-hour account access. Call (720) 962-8200 to learn more about these convenient services.

Smart Steps For Homebuying

Whether you're dreaming of your first home or planning your next move, understanding your options is key. At Foothills, we're here to make homebuying more approachable with competitive rates and guidance every step of the way. Buying a home doesn't have to feel overwhelming.

Get Financially Ready

- Gather key documents (pay stubs, tax returns, bank statements)
- Review your credit and address any inaccuracies
- Build a realistic budget - know what you can comfortably afford

Set Yourself Up For Success

- Get preapproved to strengthen your offer
- Compare lenders within a short timeframe to protect your credit
- Work with a trusted realtor who knows your market

Know What Matters Most

- Identify your must-haves vs. nice-to-haves
- Consider location, commute, taxes, and long-term needs
- Plan for upfront costs like inspections, appraisals, and closing fees

From understanding rates to navigating the process, our team is here to support you every step of the way. Whether you're just starting to explore or ready to make a move, we're happy to help you feel confident in your next step.

Would you like to **purchase** or **refinance** a home? Contact our in-house mortgage specialist, Tyler Edwards, at tylere@foothills-cu.com or 720.707.4405.

Mortgage & Home Equity Options

- **Fixed-Rate First Mortgages**
- **Fixed-Rate Second Mortgages**
- **Home Equity Line of Credit (HELOC)**

**See Page 3 for rate details*

Employee of the Quarter

Congratulations Leanne Maruhn!

Since joining Foothills CU in December 2024 as our Operations Specialist, Leanne has quickly made a positive impact through her integrity, enthusiasm, and commitment to collaboration.

What Leanne values most about Foothills is the people. *"I truly appreciate the people at Foothills and the shared commitment to supporting both our members, and each other. I also value being part of a team where I can help contribute to growth and learning."*

Peers describe Leanne as a joy to work with, approachable, and encouraging. She maintains a positive attitude no matter the challenge and engages thoughtfully with our community. Outside of work, Leanne enjoys music, the outdoors, and spending time with her dog and kids. Her energy and authenticity make her a well-deserved Employee of the Quarter. Congratulations, Leanne!



Staff enjoying the Ralston House Fundraiser Dinner at 240 Union

Community Impact

We're proud to show up, give back, and stay connected across the communities we serve. Here's a look at where Foothills was involved in the first quarter of 2026:

Jefferson County

- City of Lakewood Benefits Fair
- Ralston House 240 Union Fundraiser Dinner
- City of Lakewood Police Orientation
- Metro West Housing Solutions Financial Wellness Classes for Residents

Larimer County

- Thompson School District 8th Grade Expo
- Thompson School District Professional Development Day
- Thompson Career Campus Open House





5 Simple Steps to Protect Your Account

Fraud prevention doesn't have to be complicated or time-consuming. In fact, a few simple habits can dramatically reduce your risk. Here are five easy steps you can take today to help protect your account.

Turn on Account Alerts

Text or email alerts for large purchases, login attempts, or balance changes can help you spot unusual activity quickly, often before fraud escalates.

Use Strong, Unique Passwords

Avoid reusing passwords across accounts. A password manager can make this easy and secure without adding hassle.

Pause Before You Click or Respond

Fraudsters often create urgency. If a message asks you to act immediately or share personal information, stop and verify before doing anything.

Review Your Statements Regularly

A quick review of your accounts can help you catch unfamiliar charges early, when they're easier to resolve.

Report Anything Suspicious Right Away

If something doesn't look or feel right, contact us directly. Acting quickly can make all the difference.

We're here to help protect your accounts and your peace of mind. Our Peak and Peak Plus checking options include **FREE credit & identity monitoring and ID Theft Aid services**. Contact us to learn more about these free benefits.

Holiday Closures To Remember

MEMORIAL DAY
Saturday, May 23 &
Monday, May 25

JUVENTEENTH
Friday, June 19th

INDEPENDENCE DAY
Saturday, July 4th

Our Best Auto Loan Rate!

5.26%
APR*



Up To An
84 Month Term
New & Used Auto Loans

[Apply Today](#)

*APR = Annual Percentage Rate



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 12/11/2025 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%

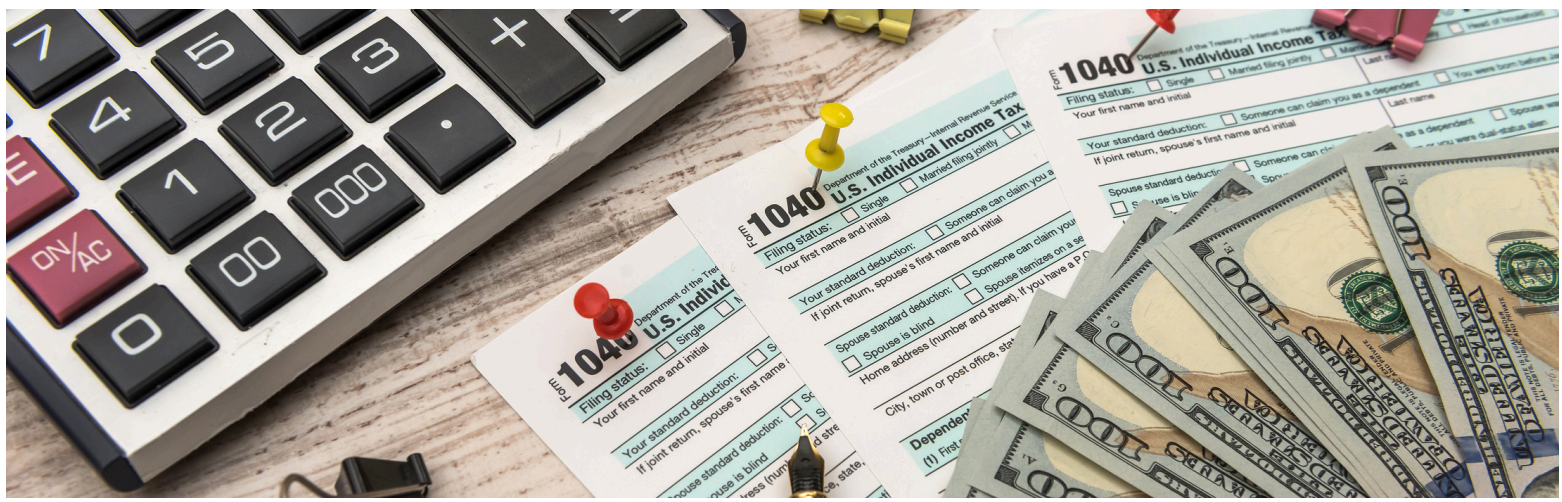
Bronze Program = Prime Rate plus .50%** Combined Loan to Value = 90%

**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



Think Ahead: 6 Ways to Reduce Next Year's Taxes

As tax season comes to a close, it's the perfect time to shift from filing to planning. Financial decisions made this year can directly affect how much you'll owe on next year's tax return. These six strategies can help set you up for a more tax-efficient year ahead.

6 Smart Moves to Consider Now

Maximize Pre-Tax Retirement Savings

Contributing to 401(k)s, IRAs, 403(b)s, or TSAs can reduce taxable income and lower future tax liability. Consistent contributions throughout the year offer the greatest benefit.

Take Advantage of Health Savings Accounts (HSAs)

If eligible, HSAs provide tax-deductible contributions, tax-deferred growth, and tax-free withdrawals for qualified medical expenses - a unique long-term planning tool.

Use Investment Losses Strategically

Tax-loss harvesting allows you to sell underperforming investments to offset future capital gains (outside of retirement accounts).

Think Long-Term With Investments

Assets held longer than one year are generally taxed at lower long-term capital gains rates. Planning sale timing now can reduce future taxes.

Consider Municipal Bonds

Municipal bonds may offer federal tax-free interest income, and certain bonds may also be exempt from Colorado state taxes.

New Senior Deduction (65+)

A new potential \$6,000 deduction (\$12,000 for joint filers) makes proactive tax planning even more important for eligible taxpayers.

Start planning now & your future tax return will thank you.

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 more.



LAKWOOD

7990 W. Alameda Ave.
Lakewood, CO 80226
720.962.8200

WHEAT RIDGE

3550 Clear Creek Dr.
Wheat Ridge, CO 80401
720.962.8200

LOVELAND

3875 Mountain Lion Dr.
Loveland, CO 80537
970.669.4747