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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. 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.

\$HRINK YOUR RATE

Auto Loan Refinance Special Offer

Rates as low as
4.99% APR*



Refinance your vehicle to get a lower interest rate to bump up your savings and put money in your pocket!



Limited Time Offer! APPLY TODAY in person or online at foothills-cu.com

*APR = Annual Percentage Rate. Rates effective July 6, 2026, through July 31, 2026. Offer available for external auto loan refinances only; internal refinances are not eligible. Rates shown are available for qualified borrowers with a credit score of 680 or higher and are subject to credit approval. 4.99% APR for up to 66 months. Estimated monthly payment example: \$355.61 per month for 66 months per \$20,000 financed at 4.99% APR. Actual payment amount may vary based on the amount financed, term selected, credit qualifications, and other applicable factors. Vehicle must be 8 model years old or newer. Other underwriting requirements and restrictions apply. Membership required. Offer may be withdrawn or changed without notice. Applications must be received by July 31, 2026, and loans must close by August 31, 2026.

Employee of the Quarter

Congratulations Renee Hermosillo!

Renee Hermosillo exemplifies what it means to create meaningful connections at Foothills. She has quickly become an essential member of the Foothills team in her year and a half as a part-time Teller. Known for her consistency, positive attitude, and willingness to support others, she helps create a strong, collaborative environment. Her coworkers value her as someone who keeps the team running smoothly, while members clearly appreciate the genuine care and attention she brings to every interaction.

A Denver native, Renee enjoys exploring restaurants, traveling, and spending time with friends, but her passion for helping others shines most at work. She takes pride in building relationships and supporting members' financial journeys. As Renee shares, "I hope that when they leave my station, they feel great about themselves - that's most important."



Loveland Staff manning our booth at Sierra's Race Against Meningitis

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 2nd quarter of 2026:

Jefferson County

- City of Lakewood Rockin' Block Party
- City of Lakewood Wellness Fair
- Ralston House Pinwheel Garden
- JeffCom 911 Employee Appreciation Week
- City of Wheat Ridge Financial Literacy Seminar

Larimer County

- Thompson Education Foundation Earth Day 5K
- Sierra's Race Against Meningitis
- Thompson Education Foundation Educator's Awards Dinner





You're Invited to Our Annual Member Appreciation Day!

At FCU, our members are at the heart of everything we do. That's why we're excited to invite you to Member Appreciation Day on **Friday, August 14, 2026**. This special event is our way of saying thank you for your membership, loyalty, and support.

Stop by any of our branch locations throughout the day to enjoy complimentary refreshments, lunch, and a chance to win prizes. Whether you're stopping in for your morning coffee, joining us for lunch, or simply entering our giveaway, we'd love to celebrate with you.

Event Schedule

9am - 11am - Coffee, Juice & Donuts

11am - 1pm - Free Lunch

All Day - Enter our Prize Giveaway

Lakewood Branch

Enjoy lunch from **Mile High Smashburgers Food Truck**, serving up delicious burgers and more from 11:00 a.m. to 1:00 p.m.

Wheat Ridge & Loveland Branches

Join us for a complimentary catered lunch while entering for prizes and celebrating Member Appreciation Day.

Foothills Credit Union is a strong and thriving community financial institution because of members like you. We look forward to celebrating with you on August 14!

Holiday Closures To Remember

LABOR DAY

Saturday, September 5
& Monday, September 7

INDIGENOUS PEOPLE'S/COLUMBUS DAY

Monday, October 12

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) Fees

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 for real estate loans can vary, and include but are not limited to:

- Appraisal
- Title Policy
- Filing Fees
- Document Preparation
- Origination



**YOU DESERVE LEGAL PROTECTION
THAT WORKS FOR YOU, YOUR FAMILY
& YOUR BUSINESS**

HAVE YOU EVER:

- Needed your will prepared or updated?
- Been overcharged for a repair or paid an unfair bill?
- Had trouble with a warranty or defective product?
- Signed a contract?
- Received a moving traffic violation?
- Had concerns regarding child support?
- Been mistakenly pursued by a collection agency?

*If you answered yes to one or more of these questions,
you may benefit from a LegalShield membership.*



**YOU DESERVE AFFORDABLE
IDENTITY THEFT PROTECTION**

HAVE YOU EVER:

- Worried about becoming an identity theft victim?
- Realized your child could become a victim of identity theft?
- Shared you or your child's location on social media?
- Lost your wallet?
- Used public wi-fi?
- Entered personal information online?
- Feared for the security of your medical info?
- Worried about a data breach?

*If you answered yes to one or more of these questions,
you may benefit from an IDShield membership.*



**AS A MEMBER OF FOOTHILLS CREDIT UNION
YOU GET A DISCOUNT!**

*To sign up and view resources scan the code, or visit:
ShieldBenefits.com/FoothillsMember*

LAKEWOOD

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

FOOTHILLS-CU.COM