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Need Cash Fast? Meet EaseCash!

Life doesn't always wait for payday. Whether you're facing an unexpected expense, covering a repair, catching up on bills, or simply need a little extra breathing room, **the new EaseCash Loan** from Foothills Credit Union gives eligible members quick access to funds when they need them most. Apply online anytime, receive an instant approval decision, and if approved, funds are instantly deposited directly into your account.

KEY BENEFITS

- No credit check required
- Available 24/7
- Apply online in less than 60 seconds
- Instant loan decision
- Instant funding
- Repayment terms up to 24 months
- Flexible payment date options
- On-time repayment helps build positive credit
- Borrow \$500 to \$2,000



BEFORE YOU APPLY

- Membership in good standing for at least 6 months required
- Available to primary account holders only
- Maximum of one EaseCash Loan at a time
- \$30 non-refundable application fee
- 21% APR*

*APR = Annual Percentage Rate



Need Cash Fast? Meet EaseCash!

Employee of the Quarter

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Real Estate Loan Information

Online Banking Security Update: Removing Captcha

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.

Employee of the Quarter

Congratulations Clarice Hawkins!

Since joining FCU in March, Clarice has made a lasting impression with her positive attitude, kindness, and dedication to helping others. Her teammates describe her as understanding, hardworking, detail-oriented, and willing to jump in wherever support is needed.

Born and raised in Denver, Clarice recently returned to her hometown after 14 years on the Western Slope. When not at work, she enjoys singing, dancing, painting, traveling, and spending time with family and friends.

From supporting her coworkers to volunteering in our community, Clarice embodies the Foothills spirit, and we're beyond grateful to have her on our team.

"Foothills Credit Union is my home away from home. Everyone is so kind and helpful, and I'm excited for all of the opportunities and growth that lie ahead." – Clarice Hawkins



Our COO, Krista, stuffing backpacks at the TEF Help Kids Succeed event.

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 3rd quarter of 2026:

Jefferson County

- City of Lakewood Big Belmar Bash
- FCU Member Appreciation Day
- City of Wheat Ridge Financial Literacy Seminars
- MWHS Financial Literacy Seminar
- 9/11 Red Rocks Stair Climb
- WMFR Fire Muster
- Lutheran Hospital Employee Wellness Fair

Larimer County

- FCU Member Appreciation Day
- City of Loveland Corn Roast Festival
- TEF Help Kids Succeed Backpack Stuffing



Drive More Value From Your Auto Loan

If you financed your vehicle somewhere else, you may be able to save money by refinancing your auto loan with us! Refinancing can be a smart way to lower your monthly payment, secure a better interest rate, and simply make managing your finances easier. Whether your loan is brand new or you've been making payments for a while, it's worth exploring your options.

BENEFITS OF REFINANCING

- Potentially lower your interest rate
- Reduce your monthly payment
- Adjust your loan term to fit your budget
- Enjoy a simple and fast application process

COMPETITIVE AUTO LOAN RATES AS LOW AS

5.49% APR*

Contact us today to find out if refinancing could help you save, or apply online or in-person to start the application approval process.

**APR = Annual Percentage Rate*

Holiday Closures To Remember

VETERANS DAY

Wednesday, November 11th

THANKSGIVING DAY

Thursday, November 26th

CHRISTMAS

Thursday, December 24th
@ Noon,
Friday, December 25th &
Saturday, December 26th

NEW YEARS

Thursday, December 31st
@ Noon,
Friday, January 1st &
Saturday, January 2nd



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 09/17/2026 Prime Rate is 7.00%.

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



Online Banking Update: Removing Captcha Security

Beginning January 4, 2027, the CAPTCHA security feature that requires a graphic and confirmation word during Online Banking login will be discontinued. Going forward, Two-Factor Authentication will use a verification code sent by email or text message.

ACTION REQUIRED!

To receive your login verification code,
you must have a current:

Email Address & Cell Phone Number In Our System

Please verify your contact information in your online banking
system or contact your nearest branch for assistance.

WHAT TO EXPECT

Online Banking (Web Browser)

A verification code sent by email or text will be required to log in.

Mobile Banking App

First-time users will complete the verification process. Future logins can
be simplified by enabling Face ID, fingerprint recognition, or other
biometric authentication options.



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