

# Member Connection

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## Tax Season INFORMATION



Filing your taxes doesn't have to be stressful and overwhelming. By getting a head start to prepare and with some help from our Tax Season Info page, you'll tackle this item on your to-do list confidently. [Visit our Tax Season Info Page.](#)

### Get Your Refund Faster

Regardless of whether you file electronically or on paper, consider having your refund check directly deposited into your Foothill savings or checking account. For this you'll need Foothill's routing number (322273489) and your account number. You can find your account number on your checks or by [logging into online banking.](#)

## NOW IS A GREAT TIME TO Refinance



### 30 Year Fixed

3.625%/3.663% APR\*

### 15 Year Fixed

2.875%/2.941% APR

Mortgage rates are still low, but they won't stay this way forever! Now may be your best chance to refinance to a low interest rate, especially if your home value has risen.

### Why You Should Refinance



Refinance to a lower rate or pay off your loan faster with a shorter term.



Get cash out and use the equity in your home to pay for whatever you need.



Refinance to lock in a new rate and ensure a stable payment for years to come.

Get started by contacting our Mortgage Loan Officer, Vahan at 626-574-6236 or applying online. You can also [learn more](#) about our mortgages here.

[Refinance Today](#)

\*APR-Annual Percentage Rate. Rates subject to change. Visit [website for current rates](#). Mortgage Programs are available for single family residence, townhomes, condominiums, or PUD's located within the following counties in California - Orange, Los Angeles, San Bernardino, Riverside, San Diego, and Ventura. Membership required. Loans subject to Foothill's underwriting guidelines. NMLS #681615

# COLLEGE BOUND *Scholarship*



## Could You Use \$2,000 for College Expenses

We believe that a higher education is a catalyst for success, but also understand the financial impact it can have on families. That's why, year after year, our College Bound Scholarship helps students pay for school expenses like tuition, housing, and books.



**The Award** - Three \$2,000 scholarships will be awarded to select MoneySmart and MoneyBound members who are pursuing a college education. Applicants must be entering their freshman or sophomore year of college.



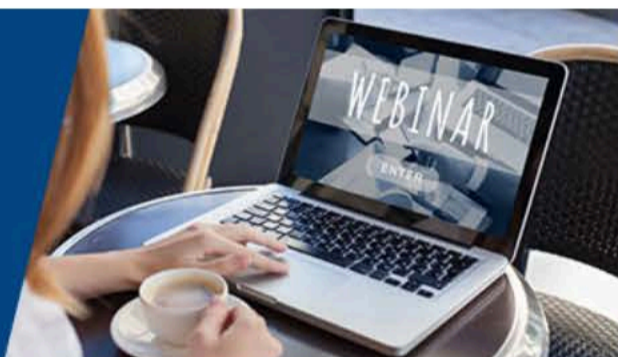
**Deadline** - Completed scholarship applications must be received no later than March 25, 2022. Winners will be presented at our annual meeting (virtually or in-person) on Thursday April 21, 2022.

[Apply for Scholarship](#)

For questions regarding the scholarship, please email Melissa at [malcantar@foothillcu.org](mailto:malcantar@foothillcu.org) or by calling 626-574-6255.

Applicants who have a full scholarship are not eligible for this award. Foothill Credit Union employees, Board and Committee members and their families are also not eligible to receive this award.

## FREE *Webinars*



Seat reservation is required to attend. Once you have registered, you will receive a confirmation email with a link (unique to you) to the scheduled webinar.

### Guaranteeing Retirement Income to Last a Lifetime

[Reserve Seat](#)

Tuesday, February 8, 2022 | 6:00 pm - 7:00 pm |  
Presented by CUNA Rep



You have retirement goals and plans for your future. Without a regular paycheck to count on, achieving a steady stream of retirement income will be an important part of the road ahead. Will Social Security be enough? What about your 401(k)? Join our webinar to find out.

### Establish and Maintain Good Credit

[Reserve Seat](#)

Wednesday, February 16, 2022 | 6:00 pm - 7:00 pm |  
Presented by Foothill CU Lending Officer



Today's economy runs on credit. Good credit can be the make-or-break detail that determines whether you'll get a mortgage, car loan or student loan, and how much interest you'll pay. Join our webinar as we discuss the importance of establishing credit and ways to maintain it.

### Women and Investing

[Reserve Seat](#)

Tuesday, February 22, 2022 | 6:00 pm - 7:00 pm |  
Presented by CUNA Rep



If you're a woman who would like to retire comfortably one day, you may need to save more and look at investing to grow your nest egg. In our webinar, we'll discuss:

- Key investment principles every woman should know
- Important opportunities like asset allocation
- Understanding investor behavior
- Differences between financial products like mutual funds and annuities

## Ask an Expert: Refinancing Your Home

Thursday, March 3, 2022 | 5:00 pm - 5:30 pm |

Presented by Foothill CU Mortgage Experts



[Get More Info](#)



*We're trying something new.* On Thursday, March 3, our mortgage experts will be going on Facebook LIVE to answer your questions about refinancing. So, mark it in your calendar and get your questions ready.

[Follow us on Facebook](#) if you haven't already.

## ENERGY SAVER Loan



### Go Green With Our Energy Saver Loan

Making upgrades for a more energy-efficient home isn't just good for the environment, it's good for your budget too. Whatever eco-friendly route you take, Foothill can help you get there with loan options that cover a wide variety of upgrades like solar panels, weather proofing/insulation, energy-efficient appliances and more.

Not sure if your home project qualifies for our Energy Saver Loan? Speak to one of our representatives at (626) 445-0950, option 1 to find out which Foothill loan best suits your needs.

This loan is secured by your home. Property must be located in the following counties: Orange, Los Angeles, Riverside, San Bernardino, Ventura and San Diego. Property must be owner-occupied. Rates and terms quoted are for single family dwellings. Member fees may include appraisal, title change, recording fees and any other related fees.

## INSURANCE PROTECTION FOR YOUR Family



You trust your credit union to make products and services available to help you do more with what you have. That's why we've partnered with a dedicated team of insurance professionals to bring you the TruStage Auto & Home Insurance Program. These programs can provide discounted rates designed for credit union members, online services, and 24/7 claims service.

If you haven't compared auto or home insurance rates lately, it's a great time to take a look. Your credit union membership could result in some nice savings. Get your free quote online or call 855-483-2149.

[Get Your Free Quote](#)

TruStage® Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC, P.O. Box 61, Waverly, IA 50677-0061, and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. © TruStage Insurance Agency



We do business in accordance with the Fair Housing Law and Equal Credit Opportunity Act.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

