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Earn double points on your summer fun purchases, including airfare, hotels/lodging, Air B&B, amusement parks, home improvement and more, when you use your Foothill rewards credit or debit cards from now 'til June 30, 2022.

And the best part, points earned from your credit card and debit card purchases are combined to maximize your rewards! Just use your cards as you normally would and we'll tally your points for you. Questions? Reach us at (626) 445-0950.

#### Don't Have a Foothill Rewards Credit Card?

Apply for one today so you can swipe, sign or tap to get more out of your summer plans. Double points promotion is from April 1 through June 30, 2022.

**Apply for Credit Card** 

DISCLOSURE: Promo from April 1 - June 30, 2022. Double points awarded on select Mastercard merchant codes related to travel, hotel/lodging, airfare, entertainment, and home improvements. Foothill does not designate merchant codes. Double points awarded on signature-based transactions only. Transactions must post to the account within the promotion period to qualify. Reward points will reflect on the corresponding account 30 days after the promotion concludes. Refunds/returns posted to the account will result in forfeiture of initial points earned for that purchase. For more info, please contact the Credit Union.

1.99% APR\*
Home Equity
Line of Credit



### Turn to Your Home for Much Needed Funds

A Home Equity Line of Credit (HELOC) maybe just the source of cash you need. Whether you're planning a home renovation, making your home energy efficient, or have a large upcoming expense, the equity in your home could be the best way to fund your plans.

Plus, a home equity line of credit tends to have lower rates (1.99% APR\*) than other loans because the value you've built in your home acts as security. And the interest you pay on your HELOC could be tax-deductible\*\*, helping you save twice as much.

Call us at (626) 445-0950, option 1, to start the process today.

\* APR= Annual Percentage Rate. 1.99% APR is an introductory rate effective for 6 months. After the 6 month promotional rate period, the rate will default to the prime rate in effect at that time, not to go below the floor rate of 3.00 percent. Maximum LTV is 80%. Contact the credit union for full details. Visit our website to view current rates. \*\* Consult your tax advisor.

# MOBILE CHECK **Deposit**



# Deposit Your Check Right Where You Are

The days of having to drive to a branch to make a check deposit are over. Put technology to work with our convenient Mobile Check Deposit feature within our mobile banking app. Simply sign and take a photo of your check.



Make a deposit at any time of day and on any day of the week.



In most cases, you'll get access to your funds within one business day of your deposit.



Mobile check deposits are secure and encrypted.

## Don't Have our App? Download it.





# DIGITAL BANKING Experience



# New Look and Feel Coming Soon to Digital Banking

We've reimagined digital banking with a cleaner design and a simpler navigation flow that will help you easily accomplish your day-to-day digital banking needs.

**Desktop** - Navigation menu found at the top will replace widgets (currently displayed on the left side of the platform) making it easier to access what you are looking for using a drop-down method.



Mobile - Enjoy a new, modern look of your accounts that makes navigating through your transactions and account details much easier. Simply swipe the accounts to view quick action buttons that take you to your desired task. You'll also find an improved mobile deposit feature that will make you want to use this tool more than ever before!





## Fresh, Fun Take on Financial Literacy

Through a collection of fun, engaging and effective financial education content, with over 70 topics to choose from, students and adults alike can learn about money management. From simple topics like "starting a savings account," to more involved topics like "building a good credit score," everyone is sure to come away with good financial knowledge.

Explore It's a Money Thing





Register for our complimentary webinars. Once you have registered, you will receive a confirmation email with a link (unique to you) to the scheduled webinar.



Register

# Living Trust and Estate Planning

Wednesday, May 4, 2022 | 5 pm - 6 pm

It's never too early to prepare for what lies ahead. You've worked hard for yourself and your family so making sure you have a plan to secure your assets is critical. Join Natalie, as she gives a presentation on this sensitive but necessary subject to help protect your family, your assets and your future.



Register

# Social Security and Your Retirement

Tuesday, May 10, 2022 | 6 pm - 7 pm

During the webinar, you'll learn more about Social Security benefits and the role they play when setting a clear direction for your financial future. You'll get answers to questions like:

- What are the rules for starting your Social Security benefits?
- · How do spouses coordinate their benefits?
- Are there different routes to take that could potentially increase your benefits?
- How do you decide where Social Security fits within your retirement plans?



Register

#### Income for Life

Wednesday, May 11, 2022 | 6 pm - 7 pm

Join us for a virtual session that can help you set your financial direction and answer questions like:

- What sources of retirement income will you rely on?
- What retirement risks do you face now that you're drawing on their savings?
- · Which income strategies should you consider?
- How can you use annuities to guarantee income for life?



Register

#### Home Buying

Wednesday, May 18, 2022 | 6 pm - 7 pm

During our Home Buying webinar, our mortgage experts will explain today's housing market condition and the types of mortgage loans available to you. They'll go over the importance of your credit score, the process and power of a mortgage pre-approval, and what it takes to successfully purchase your first or next home.



Register

#### Women and Investing

Wednesday, May 25, 2022 | 6 pm - 7 pm

If you'd 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



Register

### Car Buying Secrets

Wednesday, June 8, 2022 | 6 pm - 7 pm

Buying a car can both be exciting and stressful. From haggling with salespeople over price, negotiating with banks and finance managers for a loan and trying to strike a deal for your trade-in, there's a lot to take in. Preparation is key and mis-steps can cost you.

By following well-kept car buying secrets, you can avoid the regret so many car buyers feel after buying the wrong car at the wrong price.