

Member Connection

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We will be closed for Thanksgiving Holiday: Thursday, Nov. 24, and Friday, Nov. 25.

Bump-up CERTIFICATES



Bring Joy to Your Savings Account

2.75%^{APY*}
for 6 MONTHS

3.00%^{APY}
for 12 MONTHS

'Tis the season to be giving yourself higher earnings on your hard-earned money. Open a 6-month or 12-month certificate (\$2,000 minimum deposit) and if the rate increases during the term, give us a call for a bump-up.

You can open a certificate via [online banking](#), calling us at 626-445-0950, or by visiting one of our [three branches](#).

*APY = Annual Percentage Yield. APY assumes that dividends will remain in the account until maturity. Penalty for early withdrawal. Minimum Balance of \$2,000 is the minimum required in to open Term Share Certificate and earn dividends. No maximum, although, a member's total aggregate deposits may not exceed \$2.5 million. Early withdrawal penalties do apply which may reduce the principal. No additional deposits can be made during the term of the promotional certificate. At maturity, certificate will automatically roll over to the standard 6-month or 12-month certificate with corresponding rate at that time, unless otherwise specified by the member prior to maturity date.

How the Bump-up Works: If the FED increases rates and Foothill makes rate adjustments to the certificates, the member can request a one-time bump to increase their rate by calling us at 626-445-0950. This must be initiated by the member within the term of the certificate. Contact the credit union for details.

HOLIDAY *Loan*



8.99%^{APR*}
for 12 MONTHS

Borrow up to \$2,000

We get it. Buying presents, throwing parties and traveling can put a strain on your budget. But with our holiday loan, you can enjoy the holidays without the stress of coming up with funds to pay for everything.

Apply online via online banking on your desktop, or speak to a loan representative by calling (626) 445-0950, option 1. Holiday loan offer ends December 31, 2022.

[Apply for Loan](#)

* APR=Annual Percentage Rate. Sample loan of \$2,000 for a 12 month term at 8.99% APR has an estimated monthly payment is \$177. Your first payment will automatically be deducted from your Foothill account starting January 2023. Loan does not qualify for rate discounts. Some may not qualify for a loan. Promotional period from 11/1/22 - 12/31/2022. Call us at 626-445-0950 for more information.

SHOP FOR A
CHANCE TO
Win \$500

**BLACK
FRIDAY**

**CYBER
MONDAY**

Use Your Foothill Cards for All of Your Purchases



When you use your Foothill credit or debit card from November 23 thru November 30, you'll automatically be entered into a drawing to win \$500. Three qualifying members will be randomly chosen.

So whether you are heading to the mall or shopping online, make sure your Foothill card is your choice for payment.

Must use your Foothill credit card or debit card for your purchases on 11/23/22 through 11/30/22, to qualify for the \$500 giveaway. Cash bonus will be credited to member's corresponding checking or savings account. Three winners will be randomly chosen and contacted. No purchase necessary. See alternative option for entry into sweepstakes. [See complete rules and disclosure.](#)

MEMBER
Referral



Give Thanks with a Foothill Membership and \$50

Sharing is caring, especially during this time of the year. Why not share the gift of Foothill membership with you family, friends, and co-workers so they can enjoy the same wonderful benefits that you do.



\$50 for You. \$50 for Them.

Earn \$50 every time you refer a friend, family member or co-worker for Foothill membership.* Plus, those you refer will also earn \$50 when they qualify and open an eligible account.**

Unlimited Referrals

The more you refer, the more you earn!



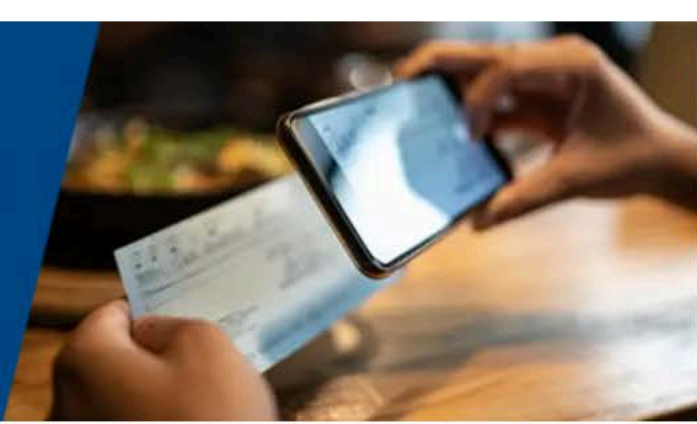
It's Easy to Join

Refer your friends, family members, or co-workers by:

- Forwarding this email and encourage them to join
- Having them [visit a branch](#) and mentioning this membership promotion
- Having them [join online](#) and selecting *Member Referral* under the "How did you hear about us?" drop down menu

*Referee must open a membership in order for Referrer to earn \$50 incentive. New members referred to Foothill Credit Union by an existing member will receive \$50.00 deposited into new Foothill account upon satisfying the following requirements: (1) open a qualifying share and checking (2) set up recurring direct deposit of at least \$500.00 per month; or fund any Foothill consumer loan. Referring member will receive \$50.00 deposited into existing Foothill share or checking account at month-end after referred member's account has been opened. **Referred member must meet all requirements within 90 days of account opening. Reward will be issued to the referred member within 30 days of satisfaction of all program requirements. Restrictions apply. See credit union for details. New member must qualify for membership. For eligibility requirements or questions, please contact the credit union. Offer ends Dec. 31, 2022.

MOBILE CHECK *Deposit*



You Could Win a \$100 Amazon Gift Card



Members who do a mobile check deposit of \$10.00 or more in the months of October, November, and December, will have their name entered into a drawing to win a \$100 Amazon® Gift Card. One winner will be randomly chosen for each month.

Mobile deposit promotion begins on Oct. 1, 2022 and ends on Dec. 31, 2022. To enter, make a mobile deposit of at least \$10.00 through the Foothill Mobile Banking App. One winner will be drawn at random for each month of the Sweepstakes (Oct., Nov., & Dec.). Each winner will win a \$100 Amazon Gift Card. This promotion is not endorsed by Amazon. Amazon is not a partner of Foothill Credit Union. [See the full sweepstakes rules here.](#)

UPCOMING *Webinars*



Join us for our complimentary webinars and events in November. Once you have registered, you will receive a confirmation email with a link (unique to you) to the scheduled webinar. Must reserve a seat to view presentation.

Living Trust and Estate Planning

Saturday, November 5, 2022 | 9:30 am - 10:30 am
Presented by Natalie S., President of Affinity Trusts

Register

How to Weather a Bear Market

Wednesday, November 9, 2022 | 6:00 pm - 7:00 pm
Presented by CUNA Mutual Group

Register

Home Buying

Wednesday, November 16, 2022 | 6:00 pm - 7:00 pm
Presented by Foothill's Mortgage Lending Team

Register

Income for Life

Wednesday, November 16, 2022 | 6:00 pm - 7:00 pm
Presented by CUNA Mutual Group

Register



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

