

Where Culture Powers Performance

Foothill Credit Union proves that leadership, loyalty, and local impact still matter—and that outstanding service always comes from within.

Foothill Credit Union isn't trying to look like a big bank, and that's precisely what sets it apart. Founded in 1958 by educators in Arcadia, the credit union has grown into a trusted financial partner for over 33,000 members across Los Angeles County. Staying true to its roots, Foothill CU now serves the "core of the community"—educators, health care professionals, and municipal employees—guided by a belief that investing in people drives performance.

"We've grown, but we haven't lost who we are," says Michael Terzian, president and CEO. "We're built to deliver everything our members need with the speed and heart that come from staying connected to our underlying purpose."

Foothill CU's culture-first approach is more than words. The organization runs a comprehensive internal leadership academy, hosts all-staff strategy sessions, and offers a range of ongoing training courses on various topics, from Microsoft Excel to yoga. Each employee has a development plan, and twice a year the team comes together for a day of learning, reflection, and connection. Terzian notes that this investment in personnel has led to a strong internal pipeline, low turnover, and a workplace culture that attracts applicants who've heard about Foothill CU from friends and colleagues.

"We've built something people want to be part of," emphasizes Terzian. "Culture, simply put, is how things get done. And we get a lot done."

It's a People Thing

That same ethos extends to members. Whether they walk into one of Foothill CU's four branches, log in through its digital banking platform, or call the service center, a personalized experience backed by strong financial tools awaits them. Members benefit from low-rate loans, high-yield savings, modern tech features like Zelle® and mobile deposits, and access to over 30,000 ATMs and 5,600 shared branches nationwide.

But Foothill CU's impact goes far beyond convenience. In 2023, the cooperative awarded over \$24,000 in classroom improvement grants, fundraised more than \$11,000 for classroom libraries, and distributed thousands of dollars in scholarships to graduating seniors and working adults seeking career advancement in education, health care, or city services. Complementing that effort, Foothill CU also hosted more than 3,500 attendees in free financial education seminars covering topics from budgeting to homebuying.

When wildfires swept through California, emergency loans, deferred payments, and one-on-one guidance helped members who had lost homes or faced displacement.

"We're here for our members through all phases of life," Terzian says. "Whether it's celebrating big milestones or navigating the unthinkable."

That commitment hasn't gone unnoticed. For three consecutive years, Foothill CU has been ranked No. 1 in its peer group



Michael Terzian,
President and CEO

in California for Return on Membership—a measure of a credit union's effectiveness in delivering value through rates, rewards, and services—by Callahan & Associates.

Looking ahead, Foothill CU is laying the groundwork for its next big step in community support: a new 501(c)(3) nonprofit set to debut in 2026. The Foothill Impact Foundation will take the lead on charitable programs, opening new doors for fundraising and boosting efforts in areas such as scholarships, financial education, and local causes.

Ultimately, Terzian concludes, "When you invest in your people, serve with purpose, and stay connected to your community, everything else falls into place."



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