

# Member Connection

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## Sizzlin' SUMMER CERTIFICATES



  
**1.00%**<sup>APY\*</sup>  
8-MONTHS

(new or roll-overs)

  
**2.50%**<sup>APY</sup>  
14-MONTHS

(new money only)\*\*

  
**2.00%**<sup>APY\*</sup>  
20-MONTHS

(new or roll-overs)

## Open Online or Give us a Call



[Login to Online Banking](#) to open your 8 or 20-months certificates». Under "Accounts", click "Open Sub Account", then "Apply Now", and choose the Sizzling Summer Certificate of your choice. To open your 14-months certificate (new money only), call us at 626-445-0950 or [visit one of our branches](#).



Call [626-445-0950](tel:626-445-0950) to open any of our sizzlin' certificates and we'll walk you through it.

\* Annual Percentage Yield (APY) is effective as of 7/6/2022. APY assumes all dividends remain in the certificate until maturity, and a withdrawal will reduce earnings. Fees could also reduce earnings. Penalties may be imposed for early withdrawal. \$2,000 minimum balance to earn APY and to open account. No maximum. Account activity restrictions apply. Offer may end at any time.

\*\*14 Month Certificate: The promotional 14-month term share certificate (TSC) has a \$5,000 minimum deposit. 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. This offer is for new members and existing members. Account must be funded with new funds via check, cash, wire transfer or ACH - or - funds that have been deposited to the credit union within 30 days or less of certificate open date. Must qualify for membership. All program rates, offers, terms and conditions are subject to change without notice. At maturity, certificate will automatically roll over to the standard 12-month certificate with corresponding rate at that time, unless otherwise specified by the member prior to maturity date.

# HUGE PRE-OWNED Car Sale

AUG. 20-21



Rates As Low as 2.55% APR\*



Trade-ins Welcome



No Payment for 90 Days\*\*

- Saturday, Aug. 20, from 9 am-6 pm and Sunday, Aug. 21, from 10 am-5 pm
- Held at Irwindale Speedway, 500 Speedway Drive, Irwindale, CA 91706
- Over 300 pre-owned vehicles
- Financing available on-site, but we encourage you to get pre-approved
- Your trusted Foothill lending team will be there to assist you

## Get Pre-Approved Ahead of Time + Get 0.25% Rate Discount

Before you head out to the car sale, get pre-approved for a Foothill loan so you'll know how much you can afford. Plus, when you use your pre-approval and auto draft, not only will you get an extra 0.25% rate discount on your already low rate, you'll also be entered to win one of three \$500 gas cards!\*\*\*



Three \$500 Gas  
Card Giveaway†

[Apply for a Pre-Approval](#)

Choose "Purchase" for the Loan Option

\*APR=Annual Percentage Rate. Lowest rate reflects 0.50% discount for auto payment transfer from a FCU checking account with direct deposit, and a 0.25% discount for getting pre-approved and bringing an auto-draft to the sale (based on a 36 month term). Other discounts may apply. Maximum discounts on loans may not exceed 0.75%. Rates not to go below 2.25%. Sample payment for a \$20,000 used auto loan with a rate of 2.55% at 36 months = an estimated monthly payment of \$577.67. \*\* 90 day no payment option is based on approved credit. If the car is purchased at the pre-owned car sale, interest will accrue from the date of purchase regardless of first payment date. Negative amortization may occur. † Three winners will be selected at random from a list of pre-qualified members who purchased a vehicle using a Foothill auto-draft check. Auto-draft check can be used at the car sale or at a dealership to qualify for entry. Must be used before September 30, 2022 to qualify for entry. Winners will be drawn by Friday Oct. 7th and notified by phone call. Click here for full sweepstakes rules.

# Summer Time LOAN



## Borrow up to \$2,500 for the Summer

With Foothill's Summer Time Loan, you can borrow up to \$2,500 at a low 8.90% APR\* for 12 months, and use the funds for whatever you want. Contact our lending team at 626-445-0950, option 1, or apply online to get your summer funds today.

[Apply For Summer Time Loan](#)

\*APR= annual percentage rate. Sample monthly loan payment: \$2,500 borrowed at 8.90% APR for 12 month is \$219. Summertime loan offers a 12-month repayment plan. Not eligible for skip-a-pay. On approved credit. Must be a Foothill member and meet membership qualifications. Some members may not qualify for summer time loan. For questions, please reach out to our lending department. Foothill Lending Department. Offer valid June 15, 2022 through August 31, 2022.

# Home Equity LINE OF CREDIT



## 2.99% APR\* for 3 Months

If you want to access funds now and in the future consider a home equity line of credit. Not only will you have a source of cash at your fingertips, you'll also take advantage of our 2.99% APR for 3 months, which is lower than most personal or credit card loan rates out there.

[Apply for a HELOC Today](#)

Rates keep rising so getting a low rate HELOC now will give you peace of mind. Contact our Consumer Lending Team at 626-445-0950, option 1 for questions or to get started with your application.

\* APR= Annual Percentage Rate. 2.99% APR is an introductory rate effective for 3 months. After the 3 month promotional rate period, the rate will default to the current rate in effect at that time, currently at 4.75% APR. The variable APR is based on the WSJ Prime Rate. After the 10 year draw period, the loan becomes fully amortized over a 15 year repayment period. Your APR will not exceed 15.00% Maximum CLTV is 80%. Contact the credit union for full details. [Visit our website](#) to view current rates.

# Prevent ZELLE SCAMS

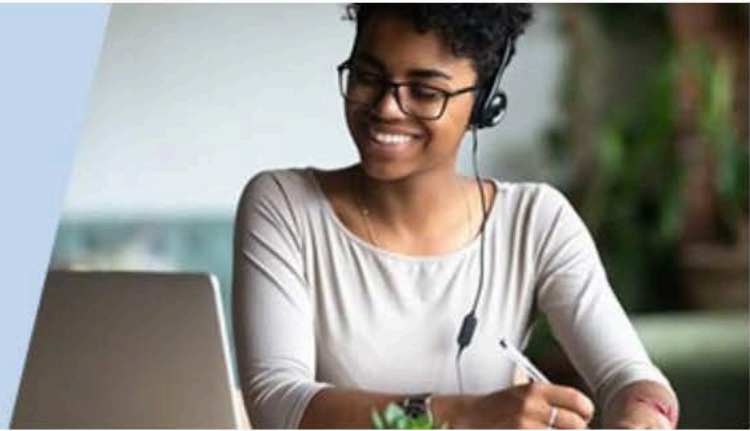


## Protect Yourself from Zelle® Scams

Recently, we have seen an uptick of members falling victim to financial scams, specifically via Zelle® transactions. To protect yourself from scams, here are some reminders of how to keep your money and information secure.

- DO NOT GIVE OUT ANY PASSWORD OR ONE-TIME PASS CODES. Foothill will never reach out to you by phone, text or email to ask for information you received via text (SMS) or pressure you to reset your online banking password.
- Refunds are not issued through Zelle®. If somebody calls you and offers a refund via Zelle®, hang up the phone and contact us
- Don't trust caller ID. Caller ID may be modified to show your financial institution's name
- [Click here](#) for the rest the best practices

## UPCOMING Webinars



Join us for our complimentary webinars in August. 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.

### Women and Investing: Steering Towards Retirement

Wednesday, August 10, 2022 | 5:30 pm - 6:30 pm  
Presented by CUNA Mutual Group Rep

Register

### How to Weather a Bear Market

Wednesday, August 24, 2022 | 5:30 pm - 6:30 pm  
Presented by CUNA Mutual Group Rep

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

