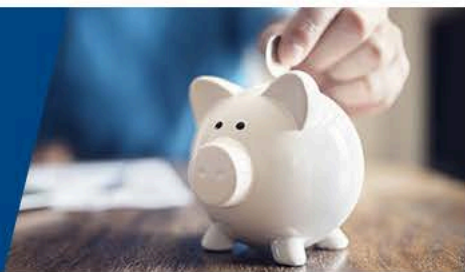


# Member Connection

[Website](#) | [Locations/ATMs](#) | [Apply for Loans](#)



## NEW MONEY Certificate



Wow! One of Our Highest Earning Certificates.

Get a head start on the new year by opening one of our highest earning certificates. If you have money earning minimal interest at another bank or credit union, bring it to Foothill and you'll benefit from this great interest rate.

**4.00%<sup>APY\*</sup>**  
**for 9 Months**

CERTIFICATE (new money only)

Call [626-445-0950](tel:626-445-0950) or [visit a branch](#) to open this certificate. We don't know how long this offer will last, so open it today.

\* APY - Annual Percentage Yield. 9 Month Certificate: The promotional 9-month term share certificate (TSC) has a \$2,000 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 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 6-month certificate with corresponding rate at that time, unless otherwise specified by the member prior to maturity date.

## BUDGET BALANCER Loan



Make One Low Manageable Monthly Payment

Spent too much during the holidays? Our Budget Balancer loan is perfect for those who put too much on their high interest rate credit cards and want to simplify their monthly payment. With a budget balancer loan, you'll enjoy...



One monthly payment



Rates as Low as 8.50% APR\*



Money saved on interest

[View Rates](#)

[Apply for Budget Balancer Loan](#)

\*APR= Annual Percentage Rate. All loans subject to credit approval. Rate and term to be determined based on creditworthiness. Rate is fixed for the term of the loan. Rates and terms are subject to change without notice. Must be a Foothill member and meet membership qualifications. Some restrictions apply.

# NEW YEAR. *New Goals.*



## How to Get Your Finances in Order for the New Year

You have probably already make resolutions about how you can make this year better, easier—and more financially secure. Whether you want to save more, spend less, or be more financially savvy across the board, here is a guide on how to get your finances in order in 2023.

[Read our Blog](#)

### Expand Your Knowledge with other Foothill Resources



It's a Money Thing



Financial Health Center



Free Seminars

## ZELLE *Scam*



### Be on the Lookout for this Zelle Scam

A new Zelle® scam is gaining traction, where a scammer poses as a financial institution sending a fraud alert, only to steal the victim's online banking account and loot it. Here's how it the scammers work.

1. You receive a fake fraud alert text from your credit union warning you of a suspicious Zelle® transaction and are prompted to respond with "YES" or "NO" to confirm it.
2. If you respond at all, regardless of response, the scammer will immediately call you and pose as a representative of the financial institution's fraud department.
3. To "verify your identity," the scammer will then request your online banking username.
4. After getting your username, they will then use the institution's "Forgot Password?" feature to generate a two-factor authentication code for verification purposes.
5. The scammer will then claim to have sent you a security password that needs to be read back to them over the phone. This is actually the very two-factor code the scammer initiated. The scammer will then use the code you provide to reset your password. With the username and newly-created password, the scammer will take total control of your account.
6. Using Zelle® within online banking, the scammer then transfers your funds out of the account.

**REMEMBER: NEVER 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. When in doubt, contact us by calling 626-445-0950.

# FREE Seminars



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

## Set Yourself Up for Financial Success in 2023

Wednesday, January 11, 2023 | 12:00 pm - 1:00 pm

[Register](#)

2023 can be your year to improve how you handle day-to-day personal finances and avoid challenges many of us face. Join this webinar to learn about tools and tips to avoid (or overcome) five common money challenges and take the right steps on your financial wellness journey in the New Year.

## Social Security and Your Retirement

Wednesday, January 11, 2023 | 6:00 pm - 7:00 pm

[Register](#)

Your retirement awaits. During the webinar, you'll find out more about your Social Security benefits and the role they play when setting a clear direction for your financial future.

## Living Trust and Estate Planning

Saturday, January 21, 2023 | 9:30 am - 10:30 am

[Register](#)

Presented by Natalie S.,  
Affinity Trusts President

Life is unpredictable and it is never too early to prepare for what lies ahead. Join Natalie as she gives a presentation on this sensitive but necessary subject to help protect your family, your assets and your future. At the end of the webinar, you'll have a better idea about what is involved in this process, and help you make sound decisions moving forward.

## Income for Life

Wednesday, January 25, 2023 | 6:00 pm - 7:00 pm

[Register](#)

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)? Our webinar can help answer these questions and more.



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

