

# Member Connection

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



We will be closed on Monday, 12/26, in observance of Christmas Day and Monday, January 2, in observance of New Year's Day.

## HOLIDAY Loan



**8.99%<sup>APR\*</sup>**  
**for 12 MONTHS**

**Borrow up to \$2,000**

We get it. Buying presents, throwing parties and traveling can put a strain on your budget. With our loan, you can enjoy the holidays a bit more by removing the added 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.

## 'TIS THE SEASON TO BE Referring



### Give the Gift of Membership...and \$50

Give the gift of Foothill membership to 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!



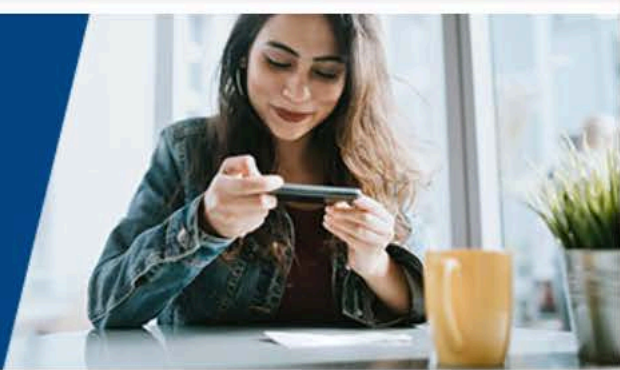
#### It's Easy to Join

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, or 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.](#)

## SKIP YOUR *Payment*



### Skip Your Payment and Use the Funds Elsewhere

Free up some cash this holiday by skipping your qualifying Foothill loan payment. Three ways to do it—whatever works for you.

- [Online Banking](#) (\$15 fee)
- [Foothill Branch](#) (\$25 fee)
- [Phone Call](#) (\$25 fee)

By participating in Foothill's Skip-A-Pay program, you request that Foothill defer your loan payments as indicated. You agree and understand that: 1) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 2) deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 3) the payment deferral will extend the terms of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off; 4) you will be required to resume your payments the following month; and 5) a fee of \$15 (if done online) or \$25 (if done at a branch or over the phone) will be deducted from a savings or checking account for this service at the time the request is processed. All deferrals are subject to Foothill approval. Your loan(s) must be current (have no amount past due) to accept this offer. Certain restrictions may apply. One Skip-A-Pay allowance for each qualifying loan per fiscal year. Excludes all real estate and credit card loans..



# Holiday SCAMS



## Beware of Holiday Scams

'Tis the season to be jolly, but unfortunately 'tis also the season when many fall victim to scammers. From bogus shipping package notices to unrealistic online deals, these scammers are working overtime to steal your holiday joy. Here are few [holiday scams](#) to watch out for.

## UPCOMING Webinars



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

### Road to Retirement

Wednesday, December 7, 2022 | 6:00 pm - 7:00 pm

Presented by CUNA Mutual Group

[Register](#)

### Identity Theft: How to Protect Yourself

Wednesday, December 7, 2022 | 10:00 am - 10:45 am

Presented by GreenPath Financial Wellness Rep

[Register](#)

### Social Security and Your Retirement

Wednesday, December 14, 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

