

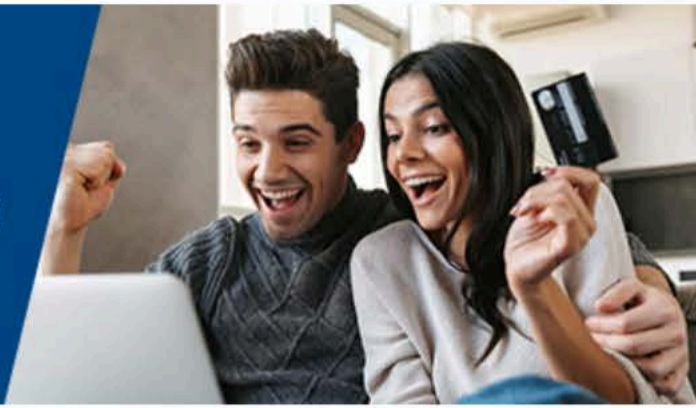
# Member Connection

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



We will be closed on Monday, May 29, in observance of Memorial Day

## Credit Card BALANCE TRANSFER Promo



### Get 0% APR for 12 Months on Your Balance Transfers

Make life a little easier by combining your high interest credit cards into a single, low payment. With our balance transfer promotional rate of 0% APR\* for 12 months (4% balance transfer fee), you'll be saving money you would otherwise be paying as interest to your other high-rate credit cards.



Easy Online Form Takes  
Minutes

0%

Zero Percent for 12 Months. 4%  
Balance Transfer Fee



Transfer Multiple  
Card Balances

Foothill card holders, we've made the process easy for you. Complete the secure form and if our processing team has questions, they'll reach out to you.

[GET STARTED](#)

### Don't Have a Foothill Credit Card Yet?



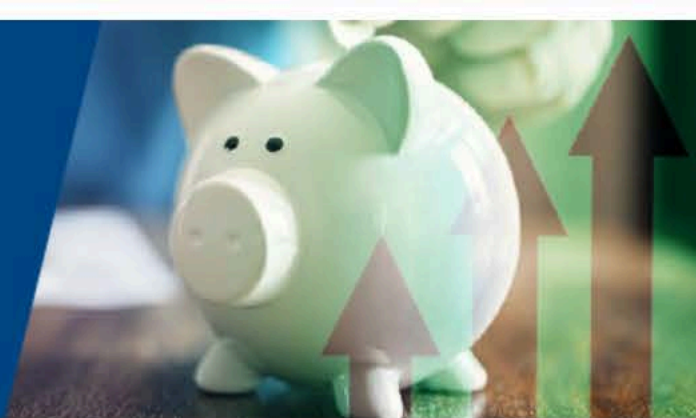
Apply for one to take advantage of our zero percent balance transfer promo. Promo ends June 30, 2023. If you'd like to take a closer look at our cards, you can [compare here](#).

[APPLY FOR A CARD](#)

Rate and approval based on credit worthiness and other factors. Not all members will be approved for a credit card. Some restrictions apply. Speak to a Foothill representatives for more info.

APR-Annual Percentage Rate. 0% APR promo rate applies to balance transfers of \$500 or more to a Foothill Credit Card from a non-Foothill credit card. Purchases and cash advances excluded. Balance transfers must be completed by June 30, 2023. A 4% balance transfer will be charged for the transaction. Promotional rate is valid for 12 billing cycles from posting date of first transfer, after which the introductory period ends, the standard purchase APR applies. Standard variable APR ranges from 13.25% to 18.00%, based on your creditworthiness and other factors. The annual percentage rate (APR) will vary with the market based on the current Prime Rate. New and current cardholders eligible. Existing credit card balances held at Foothill Credit Union cannot be refinanced to the promotional rate. Credit card approval depends on creditworthiness and other qualifications. Rates, terms and conditions are subject to change without notice. [Read full disclosure](#).

# NEW HIGHER Certificate RATE



## High Rate Certificate Won't Last Long

# 4.25%

APY\* | 6 Months  
\$2,000 Min. Balance

Open our 6 Month Bump-up Certificate and if the rate increases during the term, give us a call at 626-445-0950, to have it bumped-up to that higher rate.

Three ways to open this amazing certificate. Through your [online banking](#), calling [626-445-0950](tel:626-445-0950) or [visiting a branch](#).

6-month certificate dividend rate: 4.16%/4.25% APY.

\*APY = Annual Percentage Yield. APY assumes that dividends will remain in the account until maturity. Penalty for early withdrawal. Minimum Balance is required in order 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. The promotional 6-month certificate (TSC) have a \$2,000 minimum deposit. No maximum. 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.

How the Bump-up Works:

If the FED increases rates and Foothill makes rate adjustments to CDs, 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.

# NEW MEMBER Referral



## It Pays to Refer a New Member. \$75 for Each of You.



### YOU EACH GET \$75!

Earn \$75 every time you refer a friend, family member, or co-worker to Foothill Credit Union.\* Plus, those you refer will earn \$75 when they qualify and open an eligible account.\*\*. The more you refer, the more you earn!



### EASY FOR THEM TO BECOME A MEMBER

- Forward this email to them and encourage them to join
- [Have them join online](#) and select *Member Referral* under the "How did you hear about us?" drop down menu
- Have them [visit a branch](#) and mention this promotion

Eligibility/Requirements – \*Referee must open a membership in order for Referrer to earn \$75 incentive. New members referred to Foothill Credit Union by an existing member will receive \$75.00 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 \$75.00 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 or visit our website. Offer may end at any time.

# Home Equity

## LINE OF CREDIT



## Turn to Your Home for Much Needed Funds

Whether you're planning a home renovation, making your home energy efficient, or have a large upcoming expense, the equity in your home could be the best way to fund your plans.

Plus, a HELOC tends to have lower rates (2.99% APR\* for 3 Months Intro Rate) than other loans because the value you've built in your home acts as security. And the interest you pay could be tax-deductible\*\*, helping you save even more.

[APPLY FOR HELOC](#)

\* 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 prime rate in effect at that time, not to go below the floor rate of 8.00 percent. 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 18.00%. Maximum CLTV is 80%. Contact the credit union for full details. [Visit our website to view current rates.](#) \*\* Consult your tax advisor.

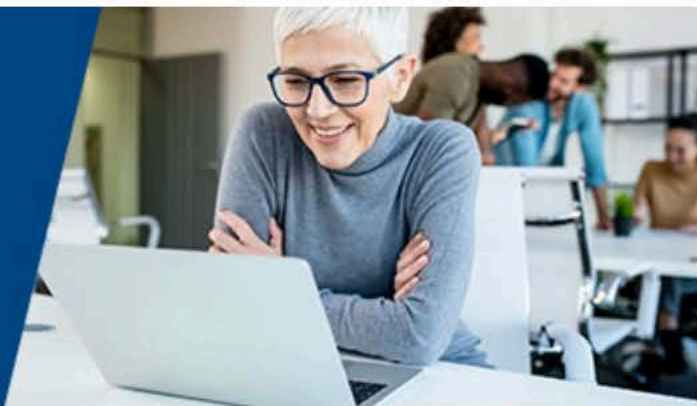
We are  
**MOVING**



## Arcadia Branch is Moving Location

We are excited to announce the new location for our Arcadia branch. It will be at 1 E. Foothill Blvd., Arcadia, CA 91006, about a mile away from our existing location. The move will take place around mid-June, and once the dates have been finalized, our membership will be notified. Stay tuned.

# UPCOMING *Webinars*



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.

## How to Weather the Bear Market

Wednesday, May 3, 2023 | 6:00 pm - 6:45 pm

[Register](#)

## Understanding Credit Report and Scores

Wednesday, May 10, 2023 | 12:00 pm - 12:45 pm

[Register](#)

## Living Trust and Estate Planning

Thursday, May 18, 2023 | 5:00 pm - 6:00 pm

[Register](#)

## The Return of the Conservative Investor

Wednesday, May 24, 2023 | 6:00 pm - 6:45 pm

[Register](#)

## Webinars-on-Demand

Missed a webinar? No worries. We have some of our webinars recorded and ready for you to view at your convenience.

[Watch our Recordings](#)

## NOTICE regarding Printed Transaction History Statements

In an effort to reduce paper waste, effective July 1, 2023, Foothill will no longer print transaction history statements in our branches. Please utilize digital banking to view account history or to retrieve monthly statement records.



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

