# FOOTHILL
## Credit Union

# Member Connection

## BUDGET BALANCER *Loan*

RATES AS LOW AS
**7.75%** APR*

## 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**

**Single fixed rate**

**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. The rate will not increase while the loan is open. Rates and terms are subject to change without notice. Must be a Foothill member and meet membership qualifications. Some restrictions apply.

# ZELLE®

## GET A CHANCE TO WIN $2,500

Use Zelle® in our mobile banking app and get a chance to win $2,500. To enter, complete any of these options:

- Send money in the amount of $5 or more with Zelle from our mobile app[1]
- Alternate Method of Entry ("AMOE")[2]

Hurry! Offer ends Jan. 31, 2022

### $2,500 GRAND PRIZE

Earn up to 30 entries!

## Don't have our mobile app? Get it here.

Download on the App Store

GET IT ON Google Play

# Take a closer look at your

# HOME LOAN
## Options

Mortgage rates are predicted to rise in 2022, so now is a great time to refinance or get pre-approved for your home purchase. With a Foothill mortgage you can take advantage of the following:

**Personalized service you can depend on**

**Get pre-approved and search for your home confidently**

**Refinance for lower payment or cash-out**

Get started by contacting our Mortgage Loan Officer, Vahan at 626-574-6236 or applying online. You can also learn more about our mortgages here.

**Apply for Mortgage**

*Mortgage Programs are available for single family residence, townhomes, condominiums, or PUD's located within the following counties in California – Orange, Los Angeles, San Bernardino, Riverside, San Diego, and Ventura. Membership required. Loans subject to Foothill's underwriting guidelines. NMLS #681615

# FREE
## *Webinars*

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

## Living Trust and Estate Planning Webinar
Saturday, January 22, 2022 | 9:30 am - 10:30 am

**Reserve Seat**



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.

## Social Security and Your Retirement Webinar
Tuesday, January 25, 2022 | 6:00 pm - 7:00 pm

**Reserve Seat**



Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. During the webinar, you'll learn the answers to your Social Security questions, including:

- What are the rules for starting your Social Security benefits?
- How do spouses coordinate their benefits?
- Are there different routes to take that could potentially increase your benefits?
- How do you decide where Social Security fits within your retirement plans?

# RAINY DAY
## Savings

Our Rainy Day Savings Account can help our members set aside funds for life's unexpected financial emergencies. Our Rainy Day Savings makes saving simple and easy, and even rewards you for your progress.

- Make deposits easily with auto transfer (max $250/month)
- Penalty-free withdrawal every 90 days*
- Earn a $10 bonus by avoiding withdrawals in first 6 months
- Earn a $25 bonus by avoiding withdrawals within 12 months of account opening

Open a Rainy Day Savings within Online Banking or call us at (626) 445-0950 to start saving for life's unexpected events.

**Open a Rainy Day Savings**

*Each additional withdrawal within the 90 day period will incur a $2 fee. Each withdrawal made will reset the month count for applicable bonuses.

# ANNUAL
## Meeting

## Annual Meeting Will Be Held on April 21, 2022

Members interested in a volunteer position on our Board of Directors or Supervisory Committee should contact Nathalie Bigon at 626-445-0950, ext. 6201 by January 21, 2022. The following Board Members, David Jaynes and Marc Chaldu, are up for renewing terms. Learn more.