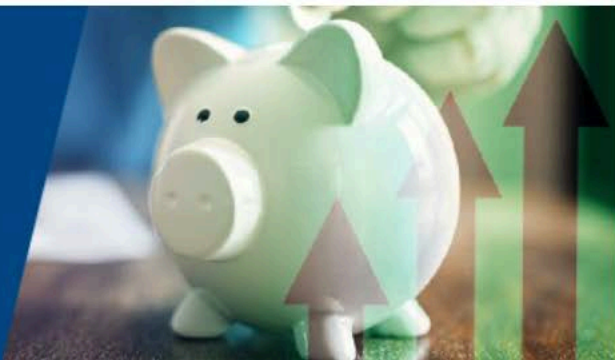


# Member Connection

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



## NEW HIGHER Certificate RATES



No Better Time Than Now to Open a Certificate

**3.50%**

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

**4.00%**

APY | 12 Months  
\$2,000 Min. Balance

Our Bump-Up certificates just got even better! Open one of our certificates (6-month or 12-month term) 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 these amazing certificates--through your [online banking](#), calling [626-445-0950](tel:626-445-0950) or [visiting a branch](#).

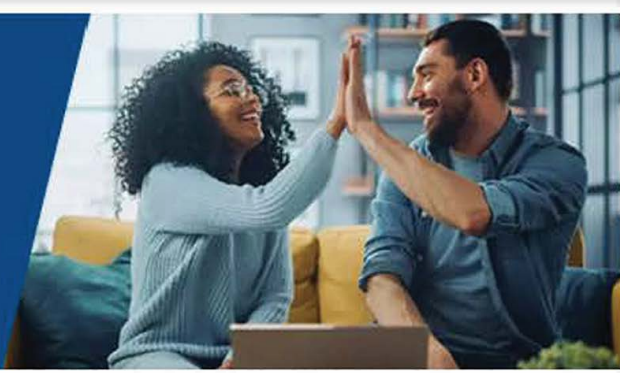
6-month certificate dividend rate: 3.44%/3.50% APY. 12-month certificate dividend rate: 3.92%/4.00% APY.

\*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 and 12 month term share certificates (TSC) have a \$2,000 minimum deposit. No maximum. At maturity, certificate will automatically roll over to the standard 6-month or 12-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 626-450-0950. This must be initiated by the member within the term of the Certificate.

# NEW MEMBER Referral



We've Raised the Ante. More Money in Both of Your Pockets.



**\$75 FOR YOU,  
\$75 FOR THEM**

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.\*\*. **UNLIMITED REFERRALS** - The more you refer, the more you earn!



**IT'S 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.

# COLLEGE BOUND Scholarship



**Submission Deadline is March 24, 2023**



Our submission deadline for our College Bound Scholarship is fast approaching, so make sure your students submit their application and supplemental requirements by March 24, 2023. Chosen recipients will be awarded on Thursday, April 20, 2023.

[Apply for Scholarship](#)

MoneySmart and MoneyBound members who are entering their freshman or sophomore year of college may apply for this scholarship. For questions regarding the scholarship, please email Melissa at [malcantar@foothillcu.org](mailto:malcantar@foothillcu.org) or by calling 626-574-6255.

Applicants who have a full scholarship are not eligible for this award, Foothill Credit Union employees, Board and Committee members and their families are also not eligible to receive this award. Please read full details on our [website](#) before applying.

# SAY HELLO TO OUR *Chatbot*

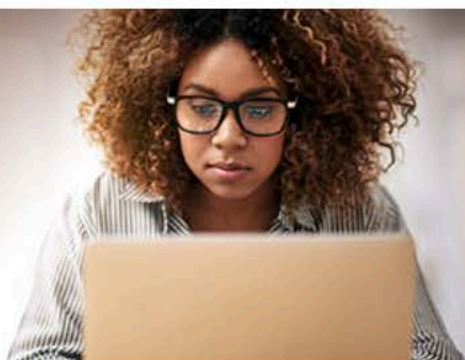


## Introducing our Virtual Assistant, Tobi

Just a couple of months ago we introduced our live chat feature that allows you to chat with one of our friendly representatives whenever you are on our website or accessing your online banking via desktop during business hours.

And now we want you to meet Tobi, our virtual assistant chatbot, designed to help you get the information you need whenever a Foothill representative is not available. Visit our [website](#) and start chatting with Tobi today.

## UPCOMING *Webinars &* WEBINARS-ON-DEMAND



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.

### Managing the Ups and Downs of Homebuying & Owning

Wednesday, March 8, 2023 | 12:00 pm - 1:00 pm

Register

### Social Security and Retirement

Wednesday, March 8, 2023 | 6:00 pm - 7:00 pm

Register

### Living Trust and Estate Planning

Wednesday, March 23, 2023 | 5:00 pm - 6:00 pm

Register

### Navigating Auto Buying

Wednesday, April 5, 2023 | 10:00 am - 10:45 am

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



# ANNUAL *Meeting*



## Annual Meeting Will Be Held on April 20, 2023

Members interested in a volunteer position on our Board of Directors or Supervisory Committee should contact Nathalie at (626) 445-0950, ext. 6201, by March 6, 2023. The following Board Members, Scott McCulley, Tamara Murphy, and Rafael Soriano are up for renewing terms. [Read their bios here.](#)

If you would like to attend the Annual Meeting, please reserve your seat(s).

Reserve Seat



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

