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NEW HIGHER Certificate



Don't Miss Out On This Amazing Rate

4.25%

\$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 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 "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 fermonth certificate (TSC) have a \$2.000 minimum deposit. No maximum. At maturity, certificate uitornatically roll over to the standard 6-month certificate with corresponding rate at that time, unless otherwise specified by the member prior to

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.

CONSOLIDATE & Save



There's Only One Card You Need. Transfer Your Balances.

Make life a little easier by combining your high interest credit cards into a single, low manageable payment from Foothill. With a balance transfer promotional rate of 0% APR* for 12 months, you'll be saving tons of money you would otherwise be paying as interest to your other credit cards.



Easy Online Form Takes Minutes



Zero Percent for 12 Months, 4% Balance Transfer Fee.



Transfer Multiple Card Balances

We've made the process easy. Have the following information ready, complete the secure form, and if our processing team has questions, they'll reach out to you.

GET STARTED

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% 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.

FINANCIAL LITERACY *Month*



Unleash the Power of Saving at Foothill

April is Financial Literacy Month! Start your children off on the right foot by teaching them the power of saving at a young age.



Get a Chance to Win a Bike*

To qualify, open a new Youth Certificate with at least \$100 or deposit \$100 into an existing Youth Certificate.



Free Plush Jungle Animal

Plus, when you open a new certificate with \$100 you will receive a Foothill plush jungle animal of your choice (while supplies last).

To open a new youth certificate or to make additional deposits to their existing account, please <u>visit one of our branches</u>.

*Offer open to new or existing youth members(ages 1-24). New youth members must open membership and add any certificate with a minimum deposit of \$100. Current members can be entered by opening a new Youth Certificate with a minimum amount of \$100 or depositing \$100 into an existing Youth Certificate. Other non-Youth Certificates can be opened to qualify, however non-Youth Certificates require a larger minimum deposit to open. Grand prize value max \$250. Read the rules and disclosure for complete details. Promotional period is April 1-30, 2023.



65th Annual Meeting April 20, 2023 | 6:00 PM | Monrovia Doubletree

Join us for our annual meeting, held on Thursday, April 20, 2023. Members will hear how the credit union performed in 2022, be updated on Foothill's financial health, and learn what future plans are in store. Light refreshments will be served.

If you would like to attend the annual meeting, please reserve your seat(s). If you can't attend in person, <u>click here</u> to register to watch the annual meeting on the day of the event.

RESERVE SEAT

new member *Referral*



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



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 <u>visit a branch</u> 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 statisfaction 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.

SHRED YOUR DOCUMENTS **Onsite**



- FREE SHRED EVENT -

Saturday, April 15 | 8 am - Noon | Arcadia High School

Bring your old statements, tax returns, bills, or any paper work with sensitive personal information and we'll shred them onsite. A limit of three (3) file boxes or two (2) trash bags per vehicle. Here's how this will work:

- 1. Drive up and remain in your vehicle
- 2. Open your trunk once you get to the designated shred area
- Foothill team will take your shred boxes/bags to the truck which will be shredded on site
- 4. That's it. Wave and drive off.

Tax Season INFORMATION



Reminder: Tax Filing Deadline is April 18, 2023

Filing your taxes doesn't have to be stressful and overwhelming. <u>Visit our Tax Season Info Page</u> to help guide you on this yearly task.

Have Your Refund Deposited To Your Foothill Account

Regardless of whether you file electronically or on paper, consider having your refund check directly deposited into your Foothill savings or checking account so you can have access to it immediately. For this you'll need Foothill's routing number (322273489) and your account number. You can find your account number on your checks or by logging into online banking.



Did you file already? Find out about your refund status here.

GOOD READ: Smart Things To Do With Your Tax Refund

UPCOMING Seminars



We've partnered with the Azusa Public Library, to provide a series of learning seminars in April and May to help improve the financial health of our members and those in our communities. Register for as many as you like.

Buying a Home in Today's Market

Monday, April 17, 2023 | 6:00 pm - 7:00 pm

Register

Retirement 101

Monday, April 24, 2023 | 6:00 pm - 7:00 pm

Register

Living Trust and Estate Planning

Monday, May 1, 2023 | 6:00 pm - 7:00 pm

Register

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.

Navigating Auto Buying

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

Register

Understanding Medicare

Wednesday, April 26, 2023 | 6:00 pm - 6:45 pm

Register

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

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



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

