

# Member Connection

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



## TIME TO GO *Electric or Hybrid*



### Get a 0.25% Discount When You Go Green

With gas prices soaring, and no sign of it slowing down, getting yourself an electric or hybrid vehicle could be a genius move. Not only will your pocket thank you for it, but so will the environment.

Plus, members that fund an electric or hybrid vehicle with us, will automatically qualify for an additional 0.25% rate discount. Apply online or give us a call at 626-445-0950, option 1 today.

[Apply Today](#)

Rate discount can be applied to the purchase of a new or used electric or hybrid vehicle. Additional discounts may also apply. Rates not to go below 1.65% APR (Annual Percentage Rate). Contact our lending department for more details.

**Blood DRIVE**  
- FOR -  
 **City of Hope**



# Come out and Donate!

Foothill Credit Union has partnered with the City of Duarte to host a community blood drive to support City of Hope.

- When: Wednesday, April 13, 2022, from 10 am - 3 pm
- Where: 1600 Huntington Drive, Duarte, CA 91010 (held inside the City of Duarte Community Center)

Appointments are encouraged. Schedule your donation appointment online, and enter Sponsor Code: CCCD. You can also call 626-218-7171.

[Schedule Your Appointment](#)

GET \$2,000 FOR  
*College*



## Submission Deadline is March 25

Our submission deadline for our College Bound Scholarship is fast approaching, so make sure your student submits their application and supplemental requirements by March 25, 2022. Chosen recipients of the scholarship will be awarded at our in-person annual meeting on Thursday, April 21, 2022.



Three \$2,000 scholarships will be awarded to select Foothill member applicants who are entering their freshman or sophomore year of college. For questions about the scholarship, email Melissa at [malcantar@foothillcu.org](mailto:malcantar@foothillcu.org) or by calling 626-574-6255.

[Apply for Scholarship](#)

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.

# MORTGAGE *Refinance*



**30 Year Fixed**  
3.625%/3.663% APR\*

**15 Year Fixed**  
2.875%/2.941% APR

Now may be your best chance to refinance to a low interest rate, especially if your home value has risen. Rates are going up! Get started by contacting our Mortgage Loan Officer, Vahan at 626-574-6236 or applying online. You can also [learn more](#) about our mortgage options here.

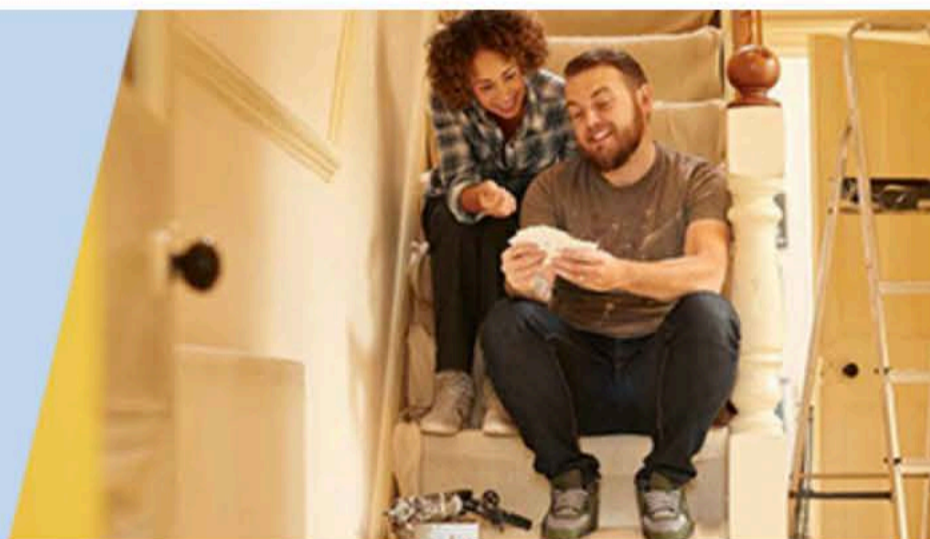
[Refinance Today](#)

\*APR-Annual Percentage Rate. Rates subject to change. [Visit website for current rates.](#) 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

# 1.99%<sup>APR</sup>

## *Home Equity*

LINE OF CREDIT



## Introductory Rate of 1.99% APR\* for 6 Months

Looking to renovate the kitchen, make a major purchase or just need to put cash in your hand? If so, a home equity line of credit, or HELOC, unlocks the value of your investment in ways other financial products can't.

Plus, a home equity line of credit tends to have lower rates (1.99% APR) than other loans because the value you've built in your home acts as security. And the interest you pay on many home equity loans is tax-deductible\*\*, helping you save twice.

Apply by logging into online banking and clicking the "Loan Application" widget, or calling us at (626) 445-0950, option 1, to start the process today.

Apply for HELOC

\* APR= Annual Percentage Rate. 1.99% APR is an introductory rate effective for 6 months. After the 6 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 3.00 percent. Maximum LTV is 80%. Contact the credit union for full details. Visit our website to [view current rates](#). \*\* Consult your tax advisor.

## UPCOMING *Webinars*



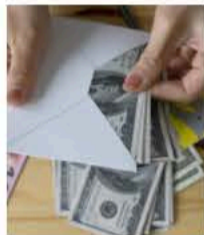
Register for our complimentary webinars. Once you have registered, you will receive a confirmation email with a link (unique to you) to the scheduled webinar.

### Rollover Planning

Tuesday, March 8, 2022 | 6:00 pm - 7:00 pm |

Presented by CUNA Rep

Register



Often times when people change jobs or prepare for retirement, they need to make decisions on their retirement plans and pensions. In this session you will learn the pros and cons of leaving your money in the company plan, possible taxes or penalties you may face when moving money, and other options like rolling it over to a personal IRA.

### Home Buying

Wednesday, March 16, 2022 | 6:00 pm - 7:00 pm |

Presented by Foothill CU Mortgage Experts

Register



If you are in the market for your first or next home, you don't want to miss out on our most requested webinar. In this webinar, we'll discuss the current condition of the housing market, the types of mortgages available to you, and tips on how to successfully purchase your home. There will also be time for a Q&A, so get your questions ready.

### Transitions to Retirement: *It's about more than just the money*

Tuesday, March 22, 2022 | 6:00 pm - 7:00 pm |

Presented by CUNA Rep

Register



Are you ready to retire? You might be prepared for the financial transition, but you'll experience lifestyle and emotional transitions as well. In this webinar, you'll learn how to confidently address the financial, lifestyle and emotional transitions to retirement and how to guard against risks and manage those that are inevitable.

## Living Trust and Estate Planning

Wednesday, March 23, 2022 | 5:00 pm - 6:00 pm |

Presented by Natalie S., President of Affinity Trusts

[Register](#)



The majority of Americans have no plan in place to preserve, manage, and transfer their wealth upon death or incapacity. This needs to change. In this webinar, we'll discuss:

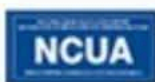
- How to avoid the pitfalls of using joint ownership as a way to transfer property
- How to choose the right person to make decisions for you in case of a medical emergency
- How to nominate guardians and provide for minor children
- How to distribute assets according to your wishes
- How to establish a Living Trust to avoid probate

## Text Messages Coming from State National

Please note: Starting March 10, 2022, State National, our Insurance provider partner, will be sending text messages to Foothill members on our behalf regarding their auto or mortgage insurance.



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

