

A Quarterly Publication for Goldenwest and USU Credit Union Members

Invest in Real Estate With Your HELOC



Kerry Wahlen
President/CEO

Are you thinking about making a real estate investment? With properties in high demand and values rapidly rising, investing in a rental property or helping adult children with a down payment on their first house has been a popular way that many members are utilizing their homes' equity.

The most convenient and cost-effective way to tap into to your home's equity is with a Home Equity Line of Credit, commonly known as a HELOC. With a HELOC, you draw on funds only when you need them. If you are considering a future real estate purchase, I recommend that you apply for a HELOC now so you will have immediate access to funds when the right opportunity presents itself. In this market, acting quickly with cash-in-hand will give you the advantage over competing offers.

HELOCs are also a great funding source for home additions and remodeling projects. Replacing a roof or siding, remodeling a kitchen or basement, or upgrading an outdoor patio will not only enhance your living conditions but will also improve the resale value of your home.

For your convenience, members can apply for a HELOC from gwc.u.org or uscu.org, and in any Goldenwest or USU Credit Union branch. Or, call 800-283-4550 to speak with a home loan expert about your HELOC questions.

I wish to express a special thanks you to members who participated in the recent Board of Directors election. I extend my congratulations to Steve Carroll, Dan Musgrave, and Stony Wayment who were re-elected to the Board by our membership. Furthermore, I convey my heartfelt gratitude to Bill Hart who has diligently served as Chairman of the Board for more than a decade. Bill has stepped aside as Chair,

but will continue serving as a Director.

The new Chairman of the Board is Dan Musgrave, with Tad Neuenswander as Vice-Chair, and Noé Vázquez as Secretary.

Thanks to all nine members of the Board for your service, and for the guidance you give Goldenwest Credit Union.

The credit union model of people helping people is alive and well at Goldenwest! We value your membership, and thank you for choosing us as your trusted financial partner.



Groundbreaking for New Corporate Center

Goldenwest Credit Union marked a significant milestone recently with a groundbreaking ceremony for a new corporate center located at 5100 South Washington Boulevard in Washington Terrace.

The five-level, 99,000 square-foot, mixed-use building will be constructed on a four-acre parcel of land that is west of Goldenwest's current corporate headquarters in South Ogden, and north of the Credit Union's Operation Center in Washington Terrace. The corporate center will provide office space in departments including mortgages, financial services, commercial services, and insurance. In addition to office space, the building will house collaboration meeting rooms, multi-use areas for corporate events, and an employee wellness center.



"This new corporate center is part of our commitment to provide the best and most advanced financial products and services for our members far into the future," stated Kerry H. Wahlen, Goldenwest President and CEO.

The construction of the new corporate center is expected to be completed in September 2023.



2022 Board of Directors Election Results

Goldenwest Credit Union announced the results of the recent Board of Directors election during the 86th Annual Meeting on April 12th at Union Station in Ogden. During the meeting, Chairman Bill Hart announced that Steve Carroll, Dan Musgrave, and Stoney Wayment had been re-elected by Credit Union members to serve on the Board of Directors. Each Director will serve for a three-year term.

Following the Annual Meeting, the Board of Directors held a working meeting during which they elected Dan Musgrave as Chairman, Tad Neuenswander as Vice-Chair, and Noé Vázquez as Secretary for the next 12 months.

Save Up to 35% on Insurance

Switch your insurance to Goldenwest, and save up to 35% on your premiums! Switching is easy with Quick Quotes – a powerful online tool to help you find home and auto insurance at credit union rates. The Quick Quotes tool provides you with several customized quotes from our A-rated insurance carriers in a matter of minutes...all from the convenience of your personal computer or mobile device.

Members who choose Goldenwest Insurance Services for their auto and homeowners insurance can save up to 35% on premiums when compared to other insurance providers. We can also quote your powersports vehicles, boats, trailers, RVs, and umbrella policies.

We'll Take Care of You!

To get your quick quote for auto and home insurance, visit gwcu.org/insurance/quickquotes.



Insurance products offered by Goldenwest Insurance Services. Not insured by NCUA. Purchasing insurance products will not affect the extension of credit.

Free Credit Reports

One of the best ways to monitor your personal finances and protect yourself from fraud or identity theft is to regularly review your credit report. Goldenwest recommends that members order free credit reports from all three major credit bureaus each year to review their credit history.

Regardless of your financial situation, it is important to understand the information in your credit report. Your credit history can impact your ability to obtain a credit card, buy a car or home, rent an apartment, or even get a new job.

The website annualcreditreport.com was established to help consumers obtain a free copy of their report from each of the three major credit bureaus. Free reports are also available by calling 877-322-8228 or sending a written request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can order all three reports at one time, or stagger your requests throughout the year.

As a free benefit to our members, your FICO® Score is available within the Goldenwest online and mobile banking platform. Simply log into your account, click on the MORE button, and then click on the FICO® Score link.

Another service available to members is the GreenPath Financial Wellness Program. Greenpath's team can help you understand how to read your credit report, show you how to dispute inaccurate information, and discuss credit scoring. Members can take advantage of the free GreenPath Financial Wellness education program at 1-877-337-3399 or www.greenpath.com.

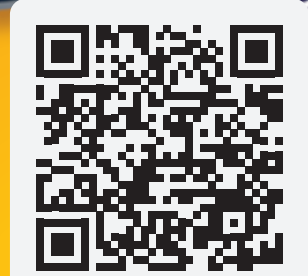


GRILL MORE EARN

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REWARDS ON GROCERY & BACK TO SCHOOL PURCHASES WHEN YOU USE YOUR VISA REWARDS CREDIT CARD



APPLY ONLINE!

Earn 2x points on grocery and back to school purchases made with your Goldenwest or USU Credit Union Visa Rewards credit card from July 1, 2022 through September 30, 2022. Offer not valid on cash advances or balance transfers. Other conditions and eligibility requirements may apply. Merchant category codes include the following: Grocery/Big Box: 5300, 5399, 5411, 5422, 5499, 5912 Retail: 4816, 5300, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5661, 5681, 5691, 5699, 5968 Office Supply: 5942, 5943, 5970



New Branches Coming Soon



As Goldenwest's membership continues to grow, we are expanding our branch network to serve you better. Earlier this year we were thrilled to open a location in Rexburg – our first branch in Idaho. The second Goldenwest office in the Gem State will open in the heart of Boise at 355 South 3rd Street later this year.

Ground has broken for a new Goldenwest branch in Springville located at 508 South 950 West. The Springville location will join the Lehi and Orem branches in serving our members in Utah County. Plans are also underway to add a Goldenwest satellite branch inside McKay-Dee Hospital in Ogden.

In addition to our brick-and-mortar branches, the Virtual Branch team is ready to help you open an account, apply for a loan, get an insurance quote, and answer questions you may have about your account. Click on the "Let's Talk" button in the bottom right corner of the gwcuc.org or usucuc.org websites to connect with our Virtual Branch from your computer or mobile device.

Branch growth is a key part of our commitment to take care of you! Thanks for being a member!

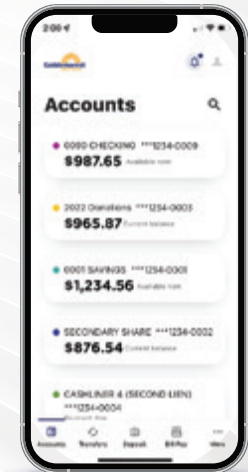
Goldenwest App is Getting an Upgrade

We've reimagined the app with a cleaner design and a simpler navigation flow that will help you easily accomplish your day-to-day mobile banking needs. Soon your Goldenwest Credit Union app will have a brand-new look that will help you quickly and conveniently find access to key features and services so you can bank anytime, anywhere.



Here's what you can expect!

- New Account Experience
- Simplified Navigation
- Sleek Mobile Deposit Design
- Overall Improved Look and Feel



Credit Union Information

Board of Directors

Dan Musgrave, Chair
 Tad Neuenswander, Vice-Chair
 Noé Vázquez, Secretary
 Bill Hart
 Jeanette Smyth
 Stoney Wayment
 Steve Carroll
 Brandon Hendrickson
 Dave Adams

Supervisory Committee

Ron Gebhardt, Chair
 Mike Liptrot
 Andy Blackburn
 Dan Stober



gwcuc.org | usucuc.org



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USUCU: 435-753-4080 or 800-248-6361



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