

A Quarterly Publication for Goldenwest and USU Credit Union Members

Checking Accounts with Rewards



Kerry Wahlen
President/CEO

One of the best product offerings available to Goldenwest members is the Reward Yourself Checking Account. I can tell you from personal experience that Reward Yourself Checking has helped my family maximize the benefits of our Credit Union membership.

With Reward Yourself Checking you will earn Extra Awards points at a significantly higher rate on purchases with your debit and credit cards without an annual fee. Plus, you will keep more cash in your account with 0.25% rate discounts on auto, RV, and signature loans as well as many other money-saving opportunities.

Qualifying for the benefits of Reward Yourself Checking is easy with three simple stipulations: 1) switch from monthly paper statements to electronic statements; 2) initiate monthly direct deposits into your checking account; and, 3) make a minimum of nine purchases with your Goldenwest debit and/or credit card each month.

I assure you that switching your current Goldenwest checking account to Reward Yourself Checking will be a stress-free experience. Simply call the Goldenwest Contact Center at 801-621-4550 or visit any branch location and make your request. The process is quick, and your checking account and Visa card numbers will remain the same.

For business owners and managers, Goldenwest offers Business Reward Yourself Checking. To learn about the potential for higher earnings on deposits and the other benefits of Business Reward Yourself Checking, contact our team of business account experts at 801-476-3500.

If you want to earn a higher yield on your deposits but need to keep your money liquid, I recommend you open a Goldenwest Insured Money Market Account with rates as high as 4.25% Annual Percentage Yield (current as of 09-01-2023).

An insured money market account is a good option to safely grow your savings for an emergency fund, vacation savings, and other short-term financial goals. For your convenience, you can open an insured money market account online at gwcu.org in a matter of minutes.

As always, we thank our members for your loyalty and support. It's our privilege to take care of you!



Annual Enrollment for Medicare



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The Annual Enrollment Period (AEP) for Medicare is near! Medicare enrollees can change their coverage plans beginning October 15th through December 7th.

If you find Medicare to be complicated, you are not alone. Goldenwest's Licensed Sales Agents can help you clearly understand your Medicare Advantage Plan options during our AEP Medicare sales events or by scheduling a personal appointment.

Goldenwest is proud to provide this important service to our senior members. Your support in choosing Goldenwest for your Medicare plan needs will not only benefit you, but also help strengthen our Credit Union family.

We look forward to meeting with you about Medicare!



Sam Hart
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IN-BRANCH EVENTS

Northern Utah

10/16	5:00 PM	South Ogden
10/17	5:00 PM	Logan
10/18	5:00 PM	South Ogden
10/19	5:00 PM	Sandy
10/20	11:00 AM	South Ogden
10/23	11:00 AM	Logan
10/24	11:00 AM	South Ogden
10/24	5:00 PM	South Ogden
10/25	5:00 PM	Logan
10/26	5:00 PM	South Ogden
10/27	11:00 AM	Sandy
10/31	11:00 AM	Sandy
11/1	2:00 PM	Logan
11/2	5:00 PM	South Ogden
11/9	11:00 AM	Logan
11/10	11:00 AM	South Ogden
11/15	2:00 PM	South Ogden
11/16	2:00 PM	Sandy
11/28	5:00 PM	South Ogden
11/30	11:00 AM	Logan
12/5	2:00 PM	Sandy
12/7	11:00 AM	South Ogden

Southern Utah

10/16	2:00 PM	St. George
10/18	5:00 PM	St. George
10/19	5:00 PM	St. George
10/20	11:00 AM	St. George
10/24	11:00 AM	St. George
10/26	5:00 PM	St. George
10/27	11:00 AM	St. George
11/2	11:00 AM	St. George
11/8	11:00 AM	St. George
11/14	11:00 AM	St. George
11/16	5:00 PM	St. George
11/30	11:00 AM	St. George
12/7	11:00 AM	St. George



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Southern Virtual Events

11/7	11:00 AM
11/20	11:00 AM
12/6	2:00 PM

Northern Virtual Events

10/25	11:00 AM
11/6	2:00 PM
11/17	11:00 PM
11/21	2:00 PM
12/4	11:00 AM

For details and a complete list of Medicare Q&A events and locations, visit gwcu.org



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Introducing Goldenwest Smart Money

A new program designed with your financial wellness in mind!

With Smart Money, our members ages 13-25 will have the opportunity to **earn up to \$300** in 4 simple steps!



Earn **\$50** when you open a new **SMARTStart** or **SMARTPay** Checking Account with a debit card & e-statements¹



Earn **\$50** after performing six debit card transactions within the first 90 days of opening your account²



Earn **\$100** when you complete the required Goldenwest Smart Money courses within one year of promotion activation³



Earn **\$100** after one year with an active account that remains in good standing⁴

***Already have a youth account? No problem! You can still earn up to \$250 with steps 2, 3, & 4 when you activate the promotion!**

Smart Money teaches all about budgeting, saving, investing, interest, credit, earning a living, and more! It also gives you access to other features and benefits including our financial wellness center, self-directed learning courses, budget builder, and savings/spending tracker.

Scan here to learn more!



NCUA

The Goldenwest Credit Union Youth Promotion is available for ages 13-25. Membership and eligibility required. Members under age 18 will need a parent and/or qualified joint owner on the SMARTStart or SMARTPay account. 1 Member must have both a debit card and e-statements to be eligible. \$50 deposit will be made as soon as conditions are met. 2 Six debit card transactions must be outgoing (no return transactions). Six transactions must be within 90 days of opening the account and/or activating the promotion. \$50 deposit will be made on day 90. 3 Members ages 13-17 must complete any 10 courses of their choosing with an 80% pass rate to be eligible. Members ages 18-25 must complete any five courses of their choosing with an 80% pass rate to be eligible. \$100 deposit will be made seven days from completing the required courses. 4 Active account criteria is 24 transactions (debit, credit, ACH, or check) per year for ages 13-17, or 60 transactions (debit, credit, ACH, or check) per year for ages 18-25. If the member turns 18 or 26 after activating the promotion, the original transaction and course requirements will not change. Good standing criteria means you are not delinquent on any loan payments over 30 days, not negative over 30 days, have no charged off accounts, and have updated your address. \$100 deposit will be made on the last day of the month of the one year anniversary. Member NCUA. This offer cannot be combined with any other offers. Offer valid through 12/31/2023.

3X REWARD POINTS ON

Everything!



Receive triple points on all purchases when you use your Visa Rewards Credit Card!
No Annual Fee.



Earn triple points on all purchases made with your Goldenwest or USU Credit Union Visa Rewards Credit Card for October 1, 2023 through December 31, 2023. Offer not valid on cash advances and balance transfers. No annual fee. Other conditions and eligibility requirements may apply.

New Branches Jordan Valley & Spanish Fork

Goldenwest Credit Union is excited to continue serving our members in the Salt Lake and Utah County areas with the opening of our two new branches located at 6761 S. Redwood Road in West Jordan and 891 N. Main St. in Spanish Fork. These new branches allow us to better serve our existing members and provide greater exposure for the Credit Union to local residents, businesses, and patrons.

Our branches offer a full range of services including vehicle loans, mortgages, lines of credit, free checking, instant-issue Visa cards, and insurance.

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


Jordan Valley
6761 S. Redwood Rd


Spanish Fork
891 N. Main St.

VACATION. RENOVATION. CONSOLIDATION. UNLOCK YOUR HELOC!

Rates as low as
5.49%
APR
FOR 6 MONTHS

Introductory rate of 5.49% Annual Percentage Rate (APR) fixed for a one-time single advance of \$10,000 or more made between 10/1/2023 through 12/31/2023 on qualifying new and existing Cashliner 4 and 5 HELOCs. Intro rate will be in effect for 180 days from the day of the cash advance. Following the introductory period, the rate on outstanding balances will revert to a variable rate based on the Wall Street Journal Prime Rate plus or minus the margin stated in your original home equity line of credit agreement. Cashliner 4 and 5 HELOCs that received the 4.99% promotion rate from 7/1/2023 through 9/30/2023 do not qualify for this offer. Introductory rate is available on one HELOC per member. All rates and offers available for a limited time and subject to change without notice. Other restrictions apply. Home equity loans and lines of credit have a maximum variable APR of 18%. As of September 1, 2023, prime rate is 8.50% APR. APRs for home equity lines of credit are based on prime rate plus a margin, and are determined by your credit and loan to value of the subject property. Consult a tax advisor on tax liability. Fees may apply if closed within 24 months. Equal Housing Lender. NMLS#440574.



Credit Union Information

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NMLS #440574



gwcuc.org | usucuc.org



GWCU: 801-621-4550 or 800-283-4550
USUCU: 435-753-4080 or 800-248-6361



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