

A Quarterly Publication for Goldenwest and USU Credit Union Members

Serving Members, Building Trust, and Expanding Services

As we move through the year, I want to take a moment to express my heartfelt thanks to our members for your continued trust and support. It is also a time to reflect on the shared mission we all embrace at Goldenwest Credit Union.

Serving with Purpose

At Goldenwest, we are committed to the business model of a not-for-profit financial cooperative that is founded on member service. With the support of our Board of Directors, we are constantly working to keep member needs at the forefront. Our efforts towards branch expansion, product innovation, and technology enhancements are all part of our pursuit to improve your experience with us.



Kerry Wahlen
President/CEO

Taking Care of Our Members

“We’ll take care of you” is more than just a tagline—it is at the heart of everything we do. Our objective is to provide financial products and services that offer both value and convenience. One of the ways we strive to serve you better is with our unique auto and homeowners insurance program. Agents located in every branch can personally assist you with getting the best coverage from top-rated carriers, all while helping you save up to 35% on premiums. Another way we are taking care of you is with our new Golden Rewards loyalty program, featuring a free Gold Account that earns an impressive 6.00% Annual Percentage Yield!

Strengthening the Credit Union

I am pleased to share that Goldenwest recently surpassed \$3.3 billion in assets, continues to perform exceptionally well, and remains financially secure. We are doing everything we can to meet the needs and expectations of our members. We are also safeguarding the Credit Union to ensure your assets are protected. We want our financial institution to be a source of strength you can depend upon now and for years to come.

Please know that we do not take your membership in our Credit Union for granted. It is a privilege to work with each of you on your personal journeys of financial strength and success.

Sincerely,

Kerry H. Wahlen

President/CEO






Renovate Your
Gathering Space

4.99%
APR

Introductory rate for 6 months
Home Equity Line of Credit



 NMLS# 440574

Start your home improvement journey

APPLY TODAY!

Understanding Home Equity Lines of Credit

Unlock the Power of Your Home's Equity

A Home Equity Line of Credit (HELOC) from Goldenwest is your key to financial flexibility. Whether you're planning home improvements, consolidating debt, or preparing for life's unexpected expenses, a HELOC can help you achieve your goals.

Why Choose a HELOC?

With a HELOC, you get a revolving line of credit, allowing you to borrow what you need, when you need it, up to your credit limit. You'll only pay interest on the amount you borrow, making it a cost-effective option. Plus, HELOCs generally offer lower interest rates than other forms of credit because they're secured by your home's equity.

Versatile Uses for Your HELOC

- **Home Improvements:** Increase your home's value with upgrades like a new kitchen or finished basement.
- **Debt Consolidation:** Simplify your finances by consolidating high-interest debt into one lower-interest payment.
- **Emergency Fund:** Be prepared for the unexpected with a financial safety net.
- **Life Events:** Manage major expenses like weddings, vacations, or education.

Special Offer: 4.99% APR Fixed for Six Months!

Take advantage of our limited-time offer with a 4.99% fixed Annual Percentage Rate for the first six months and no fees or closing costs on a one-time single cash advance of \$10,000 or more. This limited-time offer is available on new and existing HELOCs with Goldenwest or USU Credit Union.

Apply today at any branch or at gwcw.org and unlock the potential of your home's equity!

Introductory rate of 4.99% Annual Percentage Rate (APR) fixed for a one-time single advance of \$10,000 or more made between 10/01/2024 through 12/31/2024 on qualifying new and existing Cashliner 4 and 5 HELOCs. Intro rate will be in effect for 180 days from the day of the 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 5.55% promotion rate from 07/01/2024 through 09/30/2024 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 lines of credit have a maximum variable APR of 18%. As of September 1, 2024, 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.

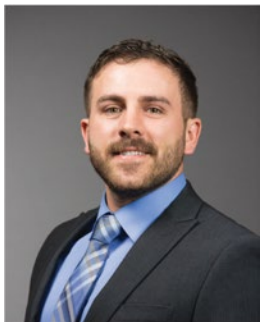
Annual Enrollment for Medicare



Nate Murdock
Licensed Sales Agent
nmurdock@gwcu.org
801-476-5110



Sam Hart
Licensed Sales Agent
shart@gwcu.org
801-786-8043



Cody Mikulecky
Licensed Sales Agent
cmikulecky@gwcu.org
801-786-8165



JC Hallman
Licensed Sales Agent
jhallman@gwcu.org
435-656-7271

The Annual Enrollment Period (AEP) for Medicare is just around the corner, October 15 to December 7. During this time, Medicare enrollees have the opportunity to review and adjust their coverage plans.

If navigating Medicare feels overwhelming, Goldenwest is here to help. Join us at our AEP Medicare Sales Events where our Licensed Sales Agents will provide clear guidance on Medicare Advantage Plans and address any questions you might have about the Part D updates. Additionally, you can arrange a private consultation with one of our licensed representatives to discuss your specific Medicare needs and enroll in a new plan.

Goldenwest is dedicated to supporting our senior members through this important time. By choosing us for your Medicare needs, you not only gain from our expertise but also help strengthen our Credit Union community.

We look forward to helping you make informed decisions about your Medicare coverage!

IN-BRANCH EVENTS

Northern Utah

10/15	5:00 PM	South Ogden
10/16	5:00 PM	Logan
10/17	5:00 PM	South Ogden
10/18	5:00 PM	Sandy
10/21	11:00 AM	South Ogden
10/22	5:00 PM	South Ogden
10/23	5:00 PM	Logan
10/24	5:00 PM	South Ogden
10/25	11:00 AM	Sandy
10/30	2:00 PM	Logan
11/1	5:00 PM	South Ogden
11/7	11:00 AM	Logan
11/8	11:00 AM	South Ogden
11/13	2:00 PM	South Ogden
11/14	2:00 PM	Sandy
11/26	5:00 PM	South Ogden
12/3	2:00 PM	Sandy
12/5	11:00 AM	South Ogden
12/7	1:00 PM	South Ogden

Southern Utah

10/15	2:00 PM	St. George
10/17	5:00 PM	St. George
10/18	5:00 PM	St. George
10/21	11:00 AM	St. George
10/22	11:00 AM	St. George
10/24	5:00 PM	St. George
10/25	11:00 AM	St. George
11/1	11:00 AM	St. George
11/14	5:00 PM	St. George
12/5	11:00 AM	St. George

Northern Virtual Events

10/23	11:00 AM
11/4	3:00 PM
11/13	11:00 AM
11/21	2:00 PM
12/2	11:00 AM

Southern Virtual Events

11/7	11:00 AM
11/18	11:00 AM

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



3X REWARD POINTS ON Everything!

Goldenwest CREDIT UNION
REWARDS
1234 5678 9012 3456
EARNIE R WARDS
VISA

USU Credit Union
a division of Goldenwest
STATE
4 5678 9012 3456
TRUE AGGIE
VISA

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 from October 1, 2024 through December 31, 2024. Offer not valid on cash advances and balance transfers. No annual fee. Other conditions and eligibility requirements may apply.



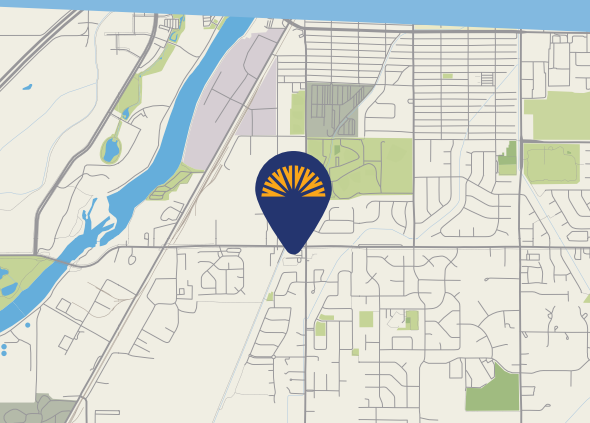
Idaho Falls Branch

Goldenwest Credit Union is excited to continue serving our members in Idaho by opening our newest branch at 525 West Sunnyside Road in Idaho Falls. This new branch allows us to better serve our existing members and provide greater exposure for the Credit Union to 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. Klee Rose has been selected to supervise branch activity in Idaho Falls, slated to open in October 2024.

This new branch will be the fifth Goldenwest Credit Union in Idaho and the first in Bonneville County. We look forward to continuing our growth and contributing to the community.

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



Stay Vigilant: Protect Yourself from Fraud

At Goldenwest Credit Union, we're committed to helping you safeguard your personal information. One recent tactic scammers use is spoofed texts and emails that falsely appear to come from the Goldenwest Fraud Department. However, you can stay one step ahead by following these simple tips:

1. **Verify the Source:** If you receive a text or email that seems to be from Goldenwest asking for personal information or urgent action, contact us directly at 801-621-4550 or message us at [gwcu.org/contact](https://www.gwcu.org/contact) to confirm whether it is legitimate.
2. **Handle Links and Attachments with Care:** Avoid downloading attachments or clicking on unsolicited links. Instead, visit our website by typing www.gwcu.org directly into your browser.
3. **Watch for Warning Signs:** Be cautious of messages that contain spelling errors, unexpected requests, or unfamiliar sender addresses. Our communications will always come through secure, verified channels and will maintain a professional tone.
4. **Update Your Security Settings:** Keep your email and mobile devices updated with the latest security systems. Many systems have built-in features that can help identify and block fraudulent messages before they reach you.

Your security is our top priority. If you have concerns about a suspicious message, please reach out immediately. By staying informed and cautious, you can help protect your personal information from fraudsters. We'll take care of you!



Credit Union Information

Board of Directors

Dan Musgrave, Chair
Noé Vázquez, Vice Chair
Stoney Wayment, Secretary
Steve Carroll
Brandon Hendrickson
Dave Adams
Eric Thomas

Supervisory Committee

Ron Gebhardt, Chair
Andy Blackburn
Dan Stober
Andrea Jensen



[gwcu.org](https://www.gwcu.org) | [usucu.org](https://www.usucu.org)



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



@goldenwestcu | @usucreditunion



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@goldenwestcu | @usucreditunion



NMLS #440574

Corporate Offices

5025 Adams Ave, Ogden, UT 84403
PO Box 1111, Ogden, UT 84402

