

# EXPRESS

## 2021 Board Elections

### GET INVOLVED. RUN FOR THE BOARD!

Nominations are now being accepted for two positions which are up for election on the TransWest Board of Directors. The incumbents will be submitting applications and any members interested in serving on the seven-member board for a three-year term may also apply. Send your qualifications, including a 100 word resume to be published with the ballot, to:

**TransWest Credit Union**  
**P.O. Box 65218**  
**Attn: Nominations Committee**

Please include your member number on your resume. Nominees must be at least 21 years old, hold TransWest shares in good standing, be a member for at least one year and possess areas of knowledge or interest pertinent to the credit union's future and success. Resumes should be received by November 18, 2021. The Board will be meeting with nominees at the December board meeting scheduled for December 16, 2021 at 5:00 pm\* to review applications and assess qualifications and willingness to serve. A notice of the election including the applicant's resumes and instructions for voting will be mailed in the January newsletter. The results of the election will be announced at the TransWest Annual Meeting in March. Call **801-487-1692 x 905** for more information.

\*Subject to change.



### MEDICARE: OPEN ENROLLMENT

Medicare's open enrollment is coming up from **October 15 - December 7**. TransWest has partnered with MedicareCU to make sure you know your Medicare options and can also maximize the benefits you've earned.

There are many Medicare options available, and the right choice could save you hundreds of dollars each year. For a review\* of your Medicare options, please contact our designated Medicare Insurance agent Joel Furness.

**385-487-1693**

**joel@medicarecu.com**

### SCHEDULE AN APPOINTMENT:



**NOTE:** meetings can be conducted online for Covid-19 safety purposes.

## NEW APP! Control Your Cards!

Introducing **CardCierge**—our app that gives you complete control over your debit & credit cards. **Download today!**

- Enable/disable cards on the fly!
- Deny purchases above a certain amount
- Set spending limits
- Get notifications and arrange alerts
- Review transaction details
- Limit locations
- Manage merchants... and more!



*\*No cost or obligation. Not affiliated with any government agency. Information provided by TransWest Credit Union in partnership with MedicareCU. By contacting Joel Furness you will be speaking with a licensed agent to discuss Medicare products.*



# The Five Best Times to Buy a New Car:

## 1) BEFORE YOU NEED ONE

Don't wait until you are desperate for transportation (i.e. car breaks down...). Avoid being pressured into purchasing a car by researching and buying a vehicle at your convenience. In addition to the stress-free experience, you should get more value with a trade in when your vehicle is drivable.

## 2) YEAR-END SALES EVENTS

Because of automaker sales incentives and the desire of dealers to move unsold inventory before the next calendar year, December is often the best month to buy a car. Another perk, you may get an even better deal on an 'end of the model year' vehicle. Other optimal months to consider a purchase include October, November and May.



## 3) THE END OF THE MONTH

Most dealerships have monthly sales goals. When the end of the month is approaching and the dealership or salesperson hasn't reached those goals they are more likely to offer you a better deal. If you are flexible with the model, you may save even more money.

## 4) MONDAYS

If you are going for a more relaxing experience, Mondays may be the day for you. Why? You can avoid the crowds, get your questions answered quickly, take test drives and you'll have more time to negotiate the sale. Since the dealership's financing office is less likely to have a waiting line\*, you may even get out of the showroom much quicker.

## 5) HOLIDAY SALES EVENTS

The exception to the 'avoid weekends' rule are three-day weekends. Dealers frequently have some of their best sales around holidays, though you'll face a lot competition to get a deal. The weekends where you'll most likely find heavily promoted specials include Memorial Day, Labor Day, the 4th of July and Presidents Day weekends. Black Friday may not be a holiday, but it is also a great time to buy a car.

To get preapproved just call us at **801.487.1692** or visit a branch near you. Find out what your car loan can be from TransWest Credit Union—your credit union for life.

**MEMBER ADVANTAGE TIP:** \*Knowing how much you can afford with your monthly lease payments and/or the total cost of the purchase is critical. Getting *preapproved* at TransWest Credit Union can help you find out how much car you can afford before you visit the dealership. Because we are member-owned, we can offer members low rates and even lower fees!

## Dividends

ACCOUNT TYPE	APY*
Shared Savings**	.10%
Club Account	.10%
<b>IRA &amp; ROTH IRA SHARES</b>	
Less than \$2,500	.10%
\$2,500 - \$19,999	.10%
\$20,000 - \$250,000	.10%
<b>KIDS CLUB</b>	
\$50 - \$999	.10%
\$1,000 - \$2,499	.10%
\$2,500 - \$49,999	.10%
\$50,000 and up	.10%
<b>GREEN SAVINGS</b>	
\$50 - \$499	.15%
\$500 - \$9,999	.51%
\$10,000 - \$250,000	.15%
<b>GREEN CHECKING</b>	
\$100 - \$2,499	.00%
\$2,500 - \$250,000	.05%
<b>HIGH YIELD CHECKING</b>	
\$1,000 - \$4,999	.05%
\$5,000 - \$250,000	.10%
<b>MONEY MARKET</b>	
Less than \$5,000	.10%
\$5,000 - \$19,999	.10%
\$20,000 - \$49,999	.10%
\$50,000 - \$99,999	.15%
\$100,000 - \$249,999	.15%
\$500,000 +	.20%
<b>CERTIFICATES</b>	
24 mo., \$1,000 and up	.35%
36 mo., \$1,000 and up	.50%
60 mo., \$1,000 and up	.70%

\* Annual Percentage Yield

\*\* Rates effective on deposits over \$50 if not specified

\*\*Share Dividends are determined by Credit Union Board and declared monthly. Interest paid monthly on average daily balance.

\*\*CDs subject to early withdrawal penalties. Rates subject to change.



**JOIN US ON FACEBOOK & INSTAGRAM:** Follow us on Facebook and Instagram for financial tips and tricks, quick access to rates, deals and contests. Or set up an in-person appointment today and enjoy the best banking experience in town.

**SALT LAKE BRANCH**  
ATM Drive Up Available  
39 West 2100 South  
Salt Lake City, UT 84115  
801-487-1692 x 600

**ADMINISTRATION OFFICES**  
37 West 1700 South  
Salt Lake City, UT 84115  
801-487-1692

**MAGNA BRANCH**  
Inside Vestibule ATM  
9024 W. Magna Main St.  
Magna, UT 84044  
801-487-1692 x 400

**TAYLORSVILLE BRANCH**  
ATM Drive Up Available  
6189 So. Redwood Rd.  
Taylorsville, UT 84123  
801-487-1692 x 300

**SANDY BRANCH**  
ATM Drive Up Available  
10692 So. State St.  
Sandy, UT 84070  
801-487-1692 x 200