



Use the Equity in Your Home

MEMBER ADVANTAGE: LOW INTEREST RATES/CLOSING COSTS



A **Home Equity Line of Credit** is designed to make your home work for you. As your biggest asset, you can use the value in your home to:

- Consolidate credit cards and other **high-interest debt** at a much lower rate
- Increase the value of your house by making those long awaited **home improvements** (update kitchen/bathrooms, fix garage door, replace the old washer and dryer...)
- Purchase **high-priced family expenses** like a new minivan, college tuition, a tropical vacation, even those ATVs or that RV that you've been looking at
- Pay off student loans
- Other **large or unexpected purchases** for your home or **emergencies** (car repairs...)



One of the best parts of a TransWest Credit Union HELOC is that you may be able to deduct the interest expenses on your taxes.* Contact one of our qualified loan officers today to get started.

*Consult your tax advisor concerning interest deductibility.

Get \$100 for Referring a Friend

Happy with our service? Well, get up to \$100 for referring a friend to TransWest Credit Union.

- **Checking:** \$25 each
- **VISA:** \$25 each
- **Auto/RV/Boat Loan:** \$50 each

It's an easy referral because everyone you get to join gets a cash reward too! All you have to do is make sure they tell us you sent them and we'll plunk that cash in your account. Just like that!



TRADE IN YOUR CAR LOAN AND WE'LL GIVE YOU CASH

Bring your car loan to TransWest!

If you have purchased a car in the last 90 days and financed it through someone else you can bring your car loan home to TransWest Credit Union. We will match your loan terms and **give you a 1% bonus-- up to \$300.**

To qualify all you need to do is:

- 1) Bring your **loan note** (which cannot be older than 90 days).
- 2) Bring a **recent paycheck** to confirm that you are still employed.
- 3) If everything looks good we will mirror your previous loan, including co-borrowers and any additional details. As long as your loan note is current (within 90 days) there will be no need to pull your credit score. If we cannot do the loan for you we will give you **\$25** for giving us the opportunity to try.

To apply for the Car Loan Trade-In simply call us at **801-487-1692** or visit a branch near you.

TransWest Credit Union Annual Meeting/Party



PARTY WITH TRANSWEST

Our annual meeting is planned for Friday, March 25 at 6:30 PM. We will be partying at the Loveland Living Aquarium and will have all the exhibits to ourselves after our get-together.

Tickets are only \$20. We'll be giving away lots of great prizes – including a \$2,000 cruise. As a reminder, to win the cruise you must be a member and you must purchase your ticket. Invite a friend. If you refer someone to join TransWest and they open a checking account, you can get \$25.

BOARD ELECTIONS – MEET THE CANDIDATES:

We are thankful to have such wonderful and committed people volunteering for the Board. Below are the bios of the two incumbents reapplying to the board. Because there were no nominees besides the incumbents we will not be holding an election at this year's annual meeting.

Gary Rogers: My wife Becky and I have been members of TransWest Credit Union since 1990. We had previously been involved with both of the larger bank type credit unions in the community and were frustrated by the long lines and the not so personal service they offered. The TransWest Sandy branch was in our neighborhood and we joined. We have been satisfied members ever since; and over the years, utilizing all services that are offered.

I have been on the board of directors since August of 2014 and have enjoyed learning how the credit union operates on a management level. Taking care of membership and employees is a very important aspect of all that we do. I am a Marketing graduate of the University of Utah College of Business and my career has been in facility supply sales and management. I currently work at Waxie Sanitary supply where I manage large, institutional type customers.

We live in Draper, enjoy RV camping in our small trailer, and spending time with our 2 married children and our very special grandson.

Marv C. VanPatten: Having been a member of TransWest Credit Union since 1996, I feel that I have a very good understanding of what it means to be an active participant in the credit union. I would like to further my investment and maintain my board position. As an incumbent board member I feel I can continue to offer a solid and fair opinion as a representative of both the members of TransWest and the Union Pacific Rail Road. I have also been on the board since August of 2014.

Dividends

ACCOUNT TYPE	APY*
Shared Savings**	.10%
Club Account	.10%
IRA & ROTH IRA SHARES	
Less than \$2,500	.10%
\$2,500 - \$19,999	.10%
\$20,000 - \$250,000	.10%
KIDS CLUB	
\$50 - \$999	.10%
\$1,000 - \$2,499	.10%
\$2,500 - \$49,999	.10%
\$50,000 and up	.10%
GREEN SAVINGS	
\$50 - \$499	.15%
\$500 - \$9,999	.51%
\$10,000 - \$250,000	.15%
GREEN CHECKING	
\$100 - \$2,499	.00%
\$2,500 - \$250,000	.05%
HIGH YIELD CHECKING	
\$1,000 - \$4,999	.05%
\$5,000 - \$250,000	.10%
MONEY MARKET	
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%
CERTIFICATES	
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.



FACEBOOK



INSTAGRAM



WEBSITE

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