



TransWest Credit Union VISA Reward Program

Access rewards for using your TransWest VISA card



Our VISA program gives you options! Use any eligible TransWest Credit Union credit card to earn points towards merchandise, gift cards, travel and more.

- Automatically get 500 reward points on your **birthday** month!
- Unlike most programs, our VISA Reward Points **NEVER expire**
- **Earn points** for every \$1 spent and earn bonus points on rotating categories
- Register to **earn bonus points** when shopping at participating vendors
- **Use your reward points** for travel, merchandise, gift cards
- Redeem your points at [uChooseRewards.com](https://www.uChooseRewards.com)

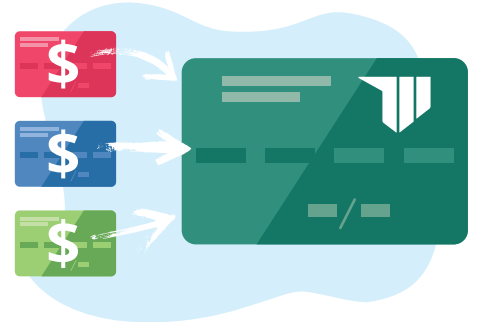


The Annual Meeting

Thanks to those that made our Annual Meeting at the *Loveland Living Aquarium* a success: the board, employees, members and the drawing sponsors. It was a fun evening of good people, tasty food, drawings and solid entertainment. The winner of the cruise was longtime TransWest Credit Union member, Jessica Kranwinkle. See additional photos of the event on Facebook and Instagram pages.

Photo left to right: Jessica Kranwinkle, Steve Pratt (TWCU President), Ann Kranwinkle

Card consolidation: Put all credit card debt onto one card



TRANSWEST CREDIT UNION OFFERS BALANCE TRANSFER TO YOUR TWCU VISA CARD

Transfer all your high rate credit card balances to your TransWest VISA Credit Card for **2.99% APR** for six months!

This is a great opportunity to save money while simplifying your life by consolidating your credit card debt. Whether you are looking to catch up on payments, reduce what you owe, or just simplify your life, a balance transfer is a great solution.



For more details visit a local branch or call **801.487.1692**



**DON'T HAVE A
TWCU VISA CARD?
APPLY TODAY:**

← Scan barcode

4 Reasons to Refinance Your Home with TransWest

When you refinance with TransWest, we pay off your existing big bank mortgage and create a better one with us – locally. This may include combining both a primary mortgage and a second mortgage into one new loan. Here at TransWest Credit Union we have **100% mortgage financing** (and a 1.90%* Home Equity Line of Credit – HELOC).

WHY CONSIDER REFINANCING?

1. Lower Your Interest Rate

Interest rates are projected to go up over the next several months. If rates are better now than when you got your loan, it may make sense to refinance. Lowering your interest rate can lower your monthly payment and you'll pay less interest over the life of your loan.

2. Access The Equity In Your Home

Since your home's value has increased, you may have enough equity to take cash out for **home improvement** (update your kitchen cabinets, fix up the bathroom, repair the garage door...), **debt consolidation** (student loans, credit cards...) or put the money towards **other expenses** (kid's college, vacations...). Using cash from your home allows you to borrow money at a much lower interest rate than other types of loans.

3. Change The Terms Of Your Loan

Some families refinance to shorten their loan term to save on interest. For example, say you started with a 30-year loan but can now afford a higher mortgage payment. You might refinance to a 15-year term to get a better interest rate and pay less interest overall.

You can also lengthen your loan term to lower your monthly payment.



*Rate for 6 months then it becomes variable.

4. Change Your Loan Type

There are many reasons to change your loan type. Maybe you have an **adjustable-rate mortgage (ARM)** and would like to change over to a fixed rate mortgage while rates are still low.

Maybe you finally have enough home equity to refinance your FHA loan to a conventional loan and **stop paying for private mortgage insurance (PMI)**.

Go Local - Mortgages From TransWest



Not only does TransWest Credit Union have **100%** mortgage financing, but because we are local we have lower rates and closing costs to go along with our personal attention to detail.

Contact your local branch for details.

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