



## SUMMER FUN: Get 2x Reward Points for Using Your VISA at Amusement Parks

### MEMBER ADVANTAGE: REWARDS AT AMUSEMENT PARKS



Planning on taking the family to Disneyland or visiting Lagoon this summer? It's going to cost you. To help soften the blow, TransWest Credit Union would like to reward you for spending time with (and money on) your family. Every time you use your TransWest VISA Credit Card at an amusement park, we will give you double the reward points. Go have fun at The Aquarium, Evermore Park, Hogle Zoo, Lagoon, Cowabunga Bay, Airbourne and various escape rooms. This offer is good through October 31, 2022.

**Bonus:** We are also offering 3x reward points when you use your card for gas. So, we are also helping you get to your destination. Our gas bonus program expires August 31, 2022.



### Our TransWest branches will be closed on:

INDEPENDENCE DAY  
JULY  
**4**

PIONEER DAY (OBSERVED)  
JULY  
**25**

LABOR DAY  
SEPT  
**5**

## We Have RV & ATV Loans



### MEMBER ADVANTAGE: 100% FINANCING

Experience the great outdoors with some new toys. Looking for lower rates and flexible terms on your recreational vehicle financing? If the answer is yes, then TransWest Credit Union has a solution for you. We can provide 100% financing for up to 72 months on any new and used RV or ATV. Our helpful staff can get you pre-approved at a low rate even before you start shopping. It's convenient and easy.

Contact your local branch and we'll get you started!



## Need a Little Help This Summer?



**ONLY 300 LIBERTY LOANS AVAILABLE: \$1,000 - \$2,000**

Looking for a little help with: braces for the kids, car repairs, medical bills, tuition, home improvements, a shiny engagement ring, debt consolidation or even vacation... our **Liberty Loan** may be exactly what you need.

### Qualifying is easy:

- Be a member for at least 60 days
- Provide 1 paystub for employment verification
- No credit check is required

### Loan specifics:

- 11 monthly payments of \$100 (on \$1,000 loan)
- 18% interest, 28.80% APR (Annual Percentage Rate)
- \$50 loan fee

If you've had a **Christmas** or **Liberty** loan in the past and made your payments on time then you qualify for a \$2,000 loan. The requirements and terms are the same as before, but your monthly payment will be \$200 (23.30% APR).

# The Perfect Time For Your Teenager To Start To Save



When should you start teaching your kids about money? The correct response: as soon as possible. Why? Because researchers have found that many financial habits start to develop by the age of 7. Yes, 7. Studies have also shown that 1 in 5 teens lack a foundation in basic financial skills, including how to budget or what a 401k is. Half don't even know the difference between a debit and credit card. We, at TransWest, want to help get your child started on their way to financial independence with our Youth Account.



## FOUR REASONS TO OPEN A NEW YOUTH ACCOUNT

### 1. A place to put their money

Whether they are making money as a soccer linesman or by flipping burgers at Culver's, your kid(s) need a place to put their paycheck. Our Youth Account has direct deposit to checking or savings – simplifying getting paid.

**Note:** Some parents contribute monthly to their child's account. \$25-\$50 a month can really add up over the years.

### 2. Learn to spend & save responsibly

Our Youth Account comes with all the tools teens need to get started: checking and savings, mobile banking, online statements and even a no-fee

debit card. They can access their account via our **Money Management** app and control their VISA debit card with our FREE and convenient TransWest **CardCierge** app.

### 3. Start building wealth today

Our Youth Savings account (shares) pays certificate-of-deposit rates without charging early withdrawal penalties. Youth Savings accounts are a great way to earn extra interest on money that is put away for the long term.

### 4. We'll contribute \$100 to the cause

Here's how it works – your teenager opens a new TransWest Youth Account. We will immediately deposit \$100 into their savings. To get started visit our site [transwestcu.com](http://transwestcu.com) and fill out the **New Member** form. You can also visit your local branch to open an account (a social security number is required). Guardian permission is also required to open a youth account.

If your child already has an account with us, they can still get \$100 by bringing in two friends that open new accounts (\$50 each).

**LIMITATIONS:** 1) A minimum deposit of \$50 is required. 2) The \$100 will not be paid to accounts that are closed and then reopened within four months and must have a positive balance greater than \$25. 3) The additional \$100 will be placed in the savings account and must stay there for at least 120 days. Offer is not available to existing TransWest Credit Union accounts as of 7/1/2022. 4) Only one individual per residential address is eligible for this bonus offer. 5) Offer ends October 1, 2022.

*TWCU will classify the bonus as interest paid to the checking account. Any applicable taxes associated with this offer are the responsibility of the account holder. To the extent required by law, we will report total value of the offer to the IRS on Form 1099 for tax year 2022.*

## 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>	
\$1,000 - \$4,999	.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	.55%
36 mo., \$1,000 and up	.75%
60 mo., \$1,000 and up	1.00%

\* 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.



#### 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  
1024 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