


EXPRESS



Funding Home Improvement HELOC: ACCESSING THE EQUITY IN YOUR HOME

 A HELOC (home equity line of credit) is a loan where you borrow against the equity in your house. It is similar to a revolving credit line, like a credit card. You may borrow up to your HELOC limit, repay some or all of the balance. Our special HELOC allows our members to break up the line of credit into designated amounts for specific projects or needs and lock in your rate for each loan amount. For example, you can designate 1/3 of the amount for the kitchen, 1/3 for new carpet, and then in a couple months set aside the last 1/3 for an important landscaping project.

Borrow for renovations that can increase the value of your home: As stated above, a HELOC from TransWest Credit Union is an awesome way to pay for home improvements—especially for those that are tackled in stages over time. It's perfect for long-running home projects (i.e. kitchens, landscaping, swimming pool....) because it allows you to borrow money *as you need it* and then pay interest only on money that has been spent.

Please contact one of our qualified loan officers at your local TransWest Credit Union for more information about our unique HELOC offering. We'd love to help.

WE'D LIKE TO THANK OUR TRANSWEST ANNUAL MEETING SPONSORS:



It's Tax Season. Need Some Extra Financial Help?



\$1,000 - \$2,000 TAX LOANS TO HELP W/ TAX SURPRISES

Need some extra cash? The cost of groceries, clothes and gas have gone up over 10% since the start of 2021. To help out with any unexpected expenses (including any additional tax surprises), TransWest Credit Union is offering our Tax Loan. Get a financial boost of up to \$2,000 between now and May 16, 2023.

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).

\$300: We Will Pay You For Your Car Loan!



Got a great deal on a car loan? Let us make it better with our **Car Loan Trade-in**. Because we are member-owned, TransWest can offer members low rates and lower fees.

Congratulations on your car purchase. We want to make your loan deal better. If your loan is not with TransWest Credit Union you can trade it in with us! Just bring us your **1)** loan note and **2)** a copy of your auto insurance policy and we'll take care of the rest. We will take your current deal, mirror the terms and add some perks. You'll get a **1% cash bonus** and a **0.10% rate reduction** (floor rate 4.99%). Also, if you're already a TransWest member, we **won't even pull your credit**. Plus, if

we can't complete the loan we'll pay you \$25 for letting us try.

To get started just call us at **801.487.1692** or visit a branch near you. Find out how much better your loan looks at TransWest Credit Union—your credit union for life.

DETAILS: **1)** Car loan was originated within the last 120 days. **2)** We need a copy of the loan note or a copy of purchase contract. **3)** We need a copy of your insurance policy. **4)** If the car purchase is more than 120 days old, we may still be able to refinance your car loan and get you a better rate (and possibly some cash back).



Annual Meeting 2023

We'd like to thank everyone that helped make our Annual Meeting at Gardner Village a success: board members, employees, members and the drawing sponsors (*NCR, Great Clips, Social Axe Throwing and Credit Union Employee Healthcare Pool*). It was a fun evening with good people, delicious Hawaiian cuisine and plenty of drawings for great prizes (TVs, tables, a grill,...). The winner of the cruise was loyal TransWest Credit Union member, Kevin Martin. Additional photos of the event are posted on Facebook and Instagram—please leave us a comment!

Photo: Kevin Martin is all smiles as he walks to the front to claim his prize.

Dividends

ACCOUNT TYPE	APY*
Shared Savings**	.10%
Club Account	.10%
IRA & ROTH IRA SHARES	
Less than \$2,500	1.00%
\$2,500 - \$19,999	1.00%
\$20,000 - \$250,000	1.75%
KIDS CLUB	
\$50 - \$999	.15%
\$1,000 - \$2,499	.15%
\$2,500 - \$49,999	.15%
\$50,000 and up	.15%
GREEN SAVINGS	
\$50 - \$499	.15%
\$500 - \$9,999	1.50%
\$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	
\$1,000 - \$4,999	1.00%
\$5,000 - \$19,999	1.25%
\$20,000 - \$49,999	1.75%
\$50,000 - \$99,999	1.75%
\$100,000 - \$249,999	2.00%
\$250,000 +	2.00%
CERTIFICATES	
24 mo., \$1,000 and up	4.25%
36 mo., \$1,000 and up	4.00%
60 mo., \$1,000 and up	4.00%

* 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.



SAVE WITH A TRANSWEST VISA CREDIT CARD

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

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

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

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