

EXPRESS

April 1, 2024



2.99%

Consolidate your debt on one card

ADDRESS YOUR CARD DEBT

Are you tired of high interest rates on your credit card balances? We have the solution for you – transfer all your high-rate credit card balances to your TransWest VISA Credit Card for a low **2.99% APR** for six months!

WIN/WIN WITH CONSOLIDATION

Consolidating your credit card debt is a smart move that can help you save money in the short and long run. With our low rate, you can **catch up** on payments, **reduce** what you owe, and **simplify** your financial life. Plus, by transferring your balances to your local TransWest Visa credit card, you can keep your money circulating **in the community** instead of sending it out of state.

TRANSWEST VISA CREDIT CARD

Our Visa credit card is perfect for your day to day use – buy groceries, gas, movie

tickets, pay rent, your phone bill, car payment, and even use it to shop online. Our card is accepted worldwide, so you can use it wherever Visa is accepted.



CONTACT US TO GET STARTED!

Don't miss out on this opportunity to save money and simplify your financial life – transfer your high-rate credit card balances to your TransWest VISA Credit Card today! To take advantage of this program, visit a local TransWest branch or call us at **801.487.1692** for more details.



Zelle® inside the app!

Ever found yourself in a situation where you need to split a bill. If so, we have the perfect solution for you, Zelle, from within our TransWest mobile app.

Zelle is a convenient way to send money to friends and family, even if they bank at a different institution than TransWest. With Zelle, the money is transferred from or into your specified account. The best part – Zelle is already integrated in many of your family and friends' banking apps.

Bill Pay: Don't miss another bill payment

Are your bills stressing you out? Say bye bye to late fees and missed payments with TransWest Credit Union's Bill Pay! With the option to pay automatically or manually from one convenient location, it's never been easier to stay on top of your expenses. Sign up today at transwestcu.com.

To start using **Bill Pay** now:

- **Login** to your TransWest account on the *site* or on the *mobile app*
- **Select** *payments* and then choose the *Bill Pay* button
- **Set up** *one-time* or *recurring* payments



HELOC: Use your home equity to fix up your home (& more)

HOME EQUITY LINE OF CREDIT:

With our special HELOC, you have the flexibility to use your line of credit for multiple projects or needs, all while locking in a competitive rate for each designated amount. Whether you're looking to renovate your kitchen, update your flooring, or enhance your outdoor space, our HELOC allows you to budget and plan with ease.

Although a HELOC is perfect for home improvement and repairs, it can also be used for **debt consolidation, medical bills, schooling, starting a business, or vacation.**

Contact your local TransWest Credit Union branch today to learn more about how a HELOC could benefit you and your home!

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, 2024.

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).

LIKE US? SHARE
TRANSWEST WITH
YOUR FRIENDS!

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	1.5%
\$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

12 mo., \$1,000 and up	5.25%
24 mo., \$1,000 and up	4.50%
36 mo., \$1,000 and up	4.50%
60 mo., \$1,000 and up	4.25%

* 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.



Annual Meeting 2024

We want to extend a heartfelt thank you to everyone who made our Annual Meeting at the *Loveland Living Planet Aquarium* a huge success. Special thanks to the board, employees, members, and *Credit Union Employee Healthcare Pool* for sponsoring a couple of the drawing items. We appreciate your support.

The evening was filled with good company, delicious food, exciting drawings, and fantastic entertainment. We were thrilled to see longtime TransWest Credit Union member, Celeste and Scott Sorensen, win the cruise prize.

For more photos from the event, be sure to check out our TransWest Facebook and Instagram pages. We look forward to seeing you all again next year!

Photo: Scott Sorensen is all smiles as he poses after claiming his prize.



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
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