

# EXPRESS

July 1, 2024

LOOKING TO  
BUY A BOAT, ATV,  
JET SKIS, GOLF CART,  
OR MOTORCYCLE...?  
WE CAN HELP.



## Trade in your non-TransWest car loan

### FINANCE YOUR CAR ELSEWHERE?



Purchasing a car is a large investment, and getting the best deal on your car loan is crucial. If you recently bought a car and secured a loan with another lender, we have great news for you! TransWest Credit Union is excited to share our Car Loan Trade-In program, designed to help you save even more money on your auto loan.

### UPGRADE YOUR CAR LOAN!

With our Car Loan Trade-In, you can upgrade your existing auto loan with us and take advantage of our low rate of **6.49% APR**. Not only will you

benefit from our competitive rate, but we will also **pay you 1%** of your loan amount up to **\$500** as a token of our appreciation for choosing us as your trusted financial partner. We believe in rewarding our members and providing them with the best possible financial solutions.

### TRADE IN AND SAVE MONEY

Whether you're looking to **lower your monthly payments** or **pay off** your loan faster, our Car Loan Trade-In program can help you achieve your financial goals.

### GET STARTED TODAY!

Contact us today at **801-487-1692** or visit a branch near you to learn more about how you can take advantage of this exclusive offer.



### 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 one pay stub
- No credit check is required

### Loan specifics:

- 11 monthly payments of \$100\*
- 18% interest, 28.80% APR\*\*
- \$50 loan fee

\*On a \$1,000 loan | 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). | \*\*Annual Percentage Rate



## Card security app!



Protecting your money has never been easier with our CardCierge app. This innovative mobile app gives you complete control over your TransWest debit and Visa credit cards, providing you with security and peace of mind.

One of the key benefits of CardCierge is the ability to **turn your cards on and off** in real time. For example, if you misplace your wallet while on vacation, you can instantly disable all your cards while you search for it. Once you locate your wallet, you can just as easily turn your cards back on, without the hassle of calling in and canceling your cards.


Another important feature of CardCierge is the ability to **set restrictions** on where and how your cards can be used. For instance, you can limit your cards to only work in specific locations or stores, which can help prevent fraudulent purchases if your card information is compromised.

Other features of CardCierge include the ability to set **spending limits**, receive **notifications** and **alerts for purchases**, **review transaction details**, and **manage merchants** and locations.

Don't leave the security of your money to chance. **Download the CardCierge app** from [TransWestCU.com](https://www.transwestcu.com) today.

# 8 tips for the best home buying experience



 Buying a new home is an exciting and rewarding experience, especially when you work with TransWest Credit Union. Here is a step by step guide on the best way to purchase a home in Utah with TransWest Credit Union.

- 1) Choose the best location:** When considering where to buy a house, think about affordable neighborhoods, the proximity to stores, schools, roads, and distance to work. Also, take into account the costs associated with the home such as insurance, property taxes, bills, and water bills.
- 2) Calculate mortgage rates:** Contact a TransWest Credit Union loan officer to help you figure out how much house you can afford. They can customize a loan to fit your specific needs and budget. Do this by visiting a branch or by applying for a mortgage online at [TransWestCU.com](https://www.transwestcu.com).
- 3) Get pre-approved** by TransWest Credit Union: Before you start house hunting, get pre-approved by TransWest Credit Union. This will ensure that the money is available when you find your dream home, allowing you to move in quickly. Be prepared to provide documents such as tax returns, W-2s, pay stubs, photo ID, social security number, credit history, gift letters (if applicable), and bank statements.

- 4) Search for your house:** Now you can start looking for the perfect house. Utilize a reputable real estate agent or online resources like Zillow to search for houses in your desired location. It is easy to fall in love with the overall feel of a house, so remember that as you walk through, make sure to thoroughly inspect each home for your specific needs and preferences, as well as any potential issues such as water damage, roofing problems, or age of appliances.
- 5) Hire a licensed inspector:** If you find a home you like, hire a licensed inspector to thoroughly examine the property. Ask specific questions about the plumbing, foundation, roof, insulation, and exterior structure to ensure the home is in good condition.

**6) Obtain a home appraisal:** Before you can close on your home loan, we will arrange for a home appraisal with one of our approved/independent appraisers to determine the value of the property.

**7) Close your mortgage with TransWest Credit Union:** If steps 1-6 go smoothly, TransWest Credit Union can help you close your mortgage. You will sign all required documents with the assistance of our team, who will guide you through the process. TransWest Credit Union offers competitive rates and lower closing costs compared to other mortgage companies and banks.

**8) Move into your new home:** Once the financing is complete, you are ready to move into your new home.

Enjoy the process of settling into your new space and making it your own. By following these steps and working with TransWest Credit Union, you can successfully purchase a home in Utah. Contact us today to get started on your home buying journey – **801-487-1692**.

## Dividends

ACCOUNT TYPE	APY*
Shared Savings**	.10%
Club Account	.10%
<b>IRA &amp; ROTH IRA SHARES</b>	
Less than \$2,500	1.00%
\$2,500 - \$19,999	1.00%
\$20,000 - \$250,000	1.75%
<b>KIDS CLUB</b>	
\$50 - \$999	.15%
\$1,000 - \$2,499	.15%
\$2,500 - \$49,999	.15%
\$50,000 and up	.15%
<b>GREEN SAVINGS</b>	
\$50 - \$499	.15%
\$500 - \$9,999	1.5%
\$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	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%
<b>CERTIFICATES</b>	
12 mo., \$1,000 and up	5.25%
24 mo., \$1,000 and up	4.50%
36 mo., \$1,000 and up	4.35%
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.



Get a **TransWest Visa credit card** and keep your money in your community.

**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