

TRANSWEST EXPRESS

BOARD OF DIRECTORS NOMINATIONS

Nominations are now being accepted for two positions which are up for election on the TransWest Board of Directors. Those interested in serving on the seven-member board for a three-year term should send their qualifications, including a 100 word resumé to be published with the ballot, to TransWest Credit Union, P.O. Box 65218, SLC, UT 84165, attention Nominations Committee. Please include your member number on your resumé.

Nominees must be at least 21 years old, hold TransWest shares in good standing, be a member for at least one year and must possess areas of knowledge, experience or interest pertinent to the credit union's future and success. Resumés should be received no later than November 30th, 2009. Nominees will meet with the Board of Directors Thursday, December 10, 2009 at 5pm. The board will review the application and resumé to assess the nominee's willingness to serve. A notice of the election including the applicant's resumés and instructions for voting will be mailed in February 2010 and ballots will be available by request via phone or at any branch. The results of the election will be announced at the TransWest Annual Meeting in March 2010. Call 801.487.1692 for complete information.

GUARD YOUR FINANCIAL FUTURE... with a free credit review.



Let one of our loan counselors help you guard your financial future with a free credit review. Our loan counselors will help you decipher your credit report and provide you with valuable feedback that could help you save money on your monthly loan payments by reducing your interest rate. With loan rates at historic lows, refinancing one high rate loan could save you thousands of dollars.

Stop into any branch today and let the strength and knowledge of our loan counselors work for you. Your guarded financial future could be just a visit away.

TRANSWEST CREDIT UNION PRIVACY POLICY

TransWest Credit Union protects the privacy of its members (and other consumers) in accordance with applicable federal and state law. The credit union collects information about consumers from applications or other forms from transactions conducted with the credit union, from consumer reporting agencies, and from government agencies such as the Department of Motor Vehicles.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions, such as insurance companies, with whom we have joint marketing agreements.

"Nonpublic personal information" about you is restricted to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

CONTACT INFORMATION

In order to protect you from fraud attempts, please keep us updated on your contact information. We use your phone numbers and other contact information to notify you in case of any suspected VISA Debit and Credit fraud or any other attempt to fraud you, our member.

CELEBRATE FINANCIAL PLANNING WEEK®

OCTOBER 5-11 2009

The goal is to build awareness of the financial planning process and help to enable individuals to make prudent financial decisions to pursue their life goals and dreams. So here is a brief description of the process: Begin by evaluating where you are financially. Create your goals for the future, preferably written. Next, develop a plan to pursue those goals and begin to implement the steps. Finally, you need to monitor your plan and the results and make adjustments as needed. It sounds simple, but there are critical strategic elements at each step as well as making sure you don't overlook anything.

All of this can be daunting, so begin by taking small steps and get help along the way. To simplify things, here is a list of 10 possible ways you can begin.

- Balance your checkbook
- Start a savings account for a child, vacation or for yourself
- Teach your children how to save and spend wisely
- Get your estate plan in order: Create or revise your will or other estate-planning documents
- Establish an emergency fund
- Evaluate your benefits plan-plan for open enrollment
- Develop your holiday spending budget
- Review your insurance coverage
- Look up 3 financial terms that have baffled you and resolve to understand them
- Evaluate whether a Roth IRA or conversion is right for you

Look for more information on events and valuable tools to help you during Financial Planning Week®; October 5-11 2009. As always, call me if I can be of some help.

*Jeffrey Bogaard is a Certified Financial Planner™. He is a Registered Representative with and offers securities and investment advisory services through Financial Network Investment Corporation, member SIPC.

Please consult a qualified tax advisor regarding all tax calculations and/or questions.

TransWest Credit Union is Not Affiliated With Financial Network.

*Not NCUA Insured - May Lose Value - No Credit Union Guarantee - Not A Credit Union Deposit - Not Insured By Any Federal Government Agency

*The views are those of Jeffrey Bogaard and should not be construed as investment advice. All information is believed to be from reliable sources; however we make no representation as to its completeness or accuracy.

Account Type	*APY	Green Checking	
Share Savings**	0.25%	\$100 to \$499	0.00%
Club Account	0.25%	\$500 to \$2,499	0.10%
IRA & Roth IRA Shares		\$2,500 and up	0.20%
less than \$2,500	0.25%	High Yield Checking	
\$2,500 to \$19,999	0.30%	\$1000 to \$4,999	0.20%
\$20,000 and up	0.50%	\$5,000 to \$19,999	0.20%
Kids Club		\$20,000 and up	0.25%
\$50 to \$499	0.25%	Money Market***	
\$500 to \$999	0.25%	\$100 to \$999	0.25%
\$1,000 to \$2,499	0.30%	\$1,000 to \$4,999	0.30%
\$2,500 to \$9,999	0.40%	\$5,000 to \$19,999	0.40%
\$10,000 to \$49,999	0.50%	\$20,000 to \$49,999	0.50%
\$50,000 and up	0.60%	\$50,000 to \$99,999	0.60%
Green Savings		\$100,000 and up	0.75%
\$50 to \$99	0.25%	Certificate of Deposit****	
\$100 to \$499	0.25%	9 month	1.51%
\$500 to \$999	0.25%	24 month	2.02%
\$1,000 to \$2,499	0.50%	60 month	3.40%
\$2,500 and up	0.75%		

*Annual Percentage Yield. Rates effective on deposits over \$50.

Share Dividends are determined by Credit Union Board and declared monthly. Interest paid on average daily balance. *\$100 minimum balance required. ****Rates effective on all deposits over \$50,000. Different rates for deposits \$1,000 to \$49,999. CDs subject to early withdrawal penalties. Rates subject to change. Call for current rates.

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GREEN ACCOUNT



CREDIT UNION OPERATING HOURS

Salt Lake Branch 39 W 2100 S SLC, UT 84115	Lobby: Monday - Friday 9:00 to 5:30 Lobby closed on Saturdays Drive up: Monday - Friday 8:00 to 6:00 Saturday 10:00 to 2:00
Cottonwood Heights Branch 2277 E Fort Union Blvd SLC, UT 84124	Lobby: Monday - Friday 9:00 to 5:30 Drive up: Monday - Friday 9:00 to 5:30 Branch closed on Saturdays
Sandy Branch 10692 S State Street Sandy, UT 84070	Lobby: Monday - Friday 9:00 to 5:30 Lobby closed on Saturdays Drive up: Monday - Friday 8:00 to 6:00 Saturday 10:00 to 2:00
Taylorsville Branch 6189 S Redwood Rd Taylorsville, UT 84123	Lobby: Monday - Friday 9:00 to 5:30 Saturday 10:00 to 2:00 Drive up: Monday - Friday 8:00 to 6:00 Saturday 10:00 to 2:00
Magna Branch 9024 W 2700 S Magna, UT 84044	Lobby & Drive up: Monday & Friday 9:00 to 5:30 Tues, Wed & Thurs 10:30 to 5:30 Branch closed on Saturdays
Administrative Offices 37 W 1700 S PO Box 65218 SLC, UT 84165-0218	Lobby: Monday - Friday 9:00 to 5:30 Office closed on Saturdays No cash available at Admin Office
Phone Center	Monday - Friday 9:00 to 5:00 Saturday 10:00 to 2:00

SERVICE CENTERS

Holladay - 1963 E 4800 S 801.272.6755 Monday - Friday 9:00 to 7:00 Saturday 9:00 to 5:00
West Valley City - 3569 W 3500 S 801.967.0069 Monday - Friday 9:00 to 7:00 Saturday 9:00 to 5:00
Sandy - 57 W 10600 S 801.553.1282 Monday - Friday 9:00 to 7:00 Saturday 9:00 to 5:00
West Jordan - 3078 W 7800 S #10 801.569.1799 Monday - Friday 9:00 to 7:00 Saturday 9:00 to 5:00
St George - 616 S River Road Suite 220 435.656.5620 Monday - Friday 9:00 to 7:00 Saturday 9:00 to 5:00

HOLIDAY CLOSINGS:

Monday, October 12th
Wednesday, November 11th
Thursday, November 26th
Friday, December 25th

801.487.1692
all branches

801.487.4846
phone teller

800.748.4488
toll free



www.transwestcu.com