

# EXPRESS



## 3 Ways to Consolidate Credit Card Debt?

### 1) CONSOLIDATE WITH A PERSONAL LOAN

A TransWest Credit Union personal loan can help you consolidate your credit card debt by rolling it into a fixed monthly rate. Your goal should be to get a lower interest rate than the interest rate on your credit cards. Our personal loans may start as low as 5.99% APR. Contact your branch for more information: **801.487.1692**

### 2) GET A LOW % APR VISA CARD FROM TRANSWEST

Transfer your high rate credit card balances to our 2.99 % APR\* for 6 months! This is a great opportunity to save money while simplifying your life by consolidating your credit card debt. If you are looking to catch up on payments, reduce what you owe, or just simplify your life, a balance transfer might be the best solution. For more details call **801.487.1692** or visit a branch.

\*APR = Annual Percentage Rate. 2.99 Annual Percentage Rate for the first 6 billing cycles on balance transfer, after 6 billing cycles card balance will revert back to standard rates. Additional limitations, terms and conditions may apply. Availability of offer based on creditworthiness. Please speak to a TransWest Credit Union representative for specific terms and conditions.

### 3) CONSOLIDATE DEBT WITH YOUR HOME EQUITY

A third option is to tap the equity in your home (a HELOC or Home Refinancing), and then use the proceeds to pay off high interest credit card debt. Typically, the interest rate on a home equity loan is lower than the interest rate on your credit card debt. To use this strategy, you must own and have sufficient equity in your home.

Learn more about our **HELOC** and **Home Refinancing** options: **801.487.1692**



## 8 TIPS TO AVOID CREDIT CARD FRAUD

As technology grows, criminals keep coming up with ways to **steal your money**. We need to be extra cautious with our personal information and credit cards. Here are eight tips to prevent credit card fraud:

- 1) Sign your new card in ink
- 2) Don't write your PIN on your card or on anything you carry with the card.
- 3) Use only trusted online stores.
- 4) Never allow your card # to be stored on an online shopping site.
- 5) Do not conduct financial transactions on public wifi.
- 6) Don't let others borrow your card.
- 7) Never give your card # to someone who has *called you*.
- 8) Report lost cards and suspected fraud right away.

**Credit card fraud is real.** Please share this information with children, friends or family members.



## Kid's Club Account



**MEMBER ADVANTAGE:** Kid's Club accounts can be opened for a minimum of only \$25!

Our Kid's Club accounts are designed for children ages 1 month to 16 years old. This account pays a higher dividend than the Regular Share account once they've reached \$2,500, and come with a free TransWest piggy bank. Teach your child or grandchild the value of saving with our Kid's Club account!



# WE WILL PAY YOU **\$300\*** FOR YOUR CAR LOAN.

**MEMBER ADVANTAGE:** 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 the 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 the perks. \*You'll get a 1% cash bonus, up to **\$300** and a 0.10% rate reduction (floor rate 1.99%). 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).

**BEGINNING JULY 1ST:** TransWest will no longer charge you a fee for over drafting from your TransWest accounts (Cash Advance Fees still apply) Along with this change we will no longer send out NSF/Overdraft notices. There has been a large rise in mail theft and to keep your information secure as your account number is stated on your notice, we will no longer send out independent NSF and/or Overdraft notices.

You can log into your account at [transwestcu.com](https://transwestcu.com) and view your account at any time day or night. You are responsible for keeping a current and accurate check/transaction register. By balancing it with your monthly statement, you will know your account balance and prevent overdrafts.

## 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>	
Less than \$5,000	.10%
\$5,000 - \$19,999	.10%
\$20,000 - \$49,999	.10%
\$50,000 - \$99,999	.15%
\$100,000 - \$249,999	.15%
\$250,000 +	.20%
<b>CERTIFICATES</b>	
24 mo., \$1,000 and up	.35%
36 mo., \$1,000 and up	.50%
60 mo., \$1,000 and up	.70%

\* 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.



**WHO WILL WIN?** Which branch is most active on the TransWest Credit Union page? We'll find out in July. To win donuts for your branch: **1)** Follow us on **Facebook**. **2)** Look for the contest post(s) and **3)** then follow rules.

**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  
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

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



# TRANSWEST CREDIT UNION FEE SCHEDULE

Effective 09/01/2021

## Freedom & Free Checking

Monthly Service Fee.....	None
Charge per Check.....	None

**Note:** No dividend paid on these accounts.

## Value Checking

Minimum Balance to Avoid Fee .....	\$100
Account Falls Below Minimum .....	\$10/month
Charge per Check (over 25 per billing cycle).....	\$.25/check

**Note:** No dividend paid on this account (\$15 max/month)

## Green Checking

Monthly Service Fee.....	None
Charge per Check (over 10 per billing cycle).....	\$.50/check

(\$20 max/month)

## High Yield Checking

Minimum Balance to Avoid Fee .....	\$1000
Account Falls Below Minimum .....	\$10/month
Standard Check Printing .....	1 free box

**Note:** Additional charges may apply for checks other than Graystone

Charge per Check (over 25/billing cycle).....	\$.25/check
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(\$15 max/month)

## Business Checking

Minimum Balance to Avoid Fee .....	\$1000
Account Falls Below Minimum .....	\$10/month
Charge per Check (over 25 per billing cycle).....	\$.25/check

**Note:** No dividend paid on this account (\$50 max/month)

## All Checking Accounts

Stop Payment Orders .....	\$20 each
Overdraft Checks (returned) .....	\$25 each
Overdraft Checks (paid) .....	\$25 each
ACH (returned) .....	\$25 each
ACH (paid) .....	\$25 each
Account Research.....	\$25/hour
Photocopy of Check/Statement .....	\$5 each

## Share & Club Accounts

Minimum Share Balance .....	\$25
Minimum Balance to Earn Interest.....	\$50
Account Falls Below Minimum .....	\$10/month
Account Dormant More Than 12 Months.....	\$10/month
Closed Account (within three months of opening).....	\$10
Return Statement Fee .....	\$10

## Green Savings Account

Minimum Share Balance .....	\$50
Account Falls Below Minimum .....	\$10/month
Closed Account (within three months of opening).....	\$10

## VISA Fees

Credit Card Annual Fee.....	None
Debit Card Annual Fee.....	None
Non-foreign ATM Transactions (CO-OP ATM).....	FREE
Foreign ATM Transactions for VISA Card (Non CO-OP ATM) .....	\$3 after three transactions/mo.
ATM Card Annual Fee .....	\$20
Foreign ATM Transactions for ATM Card (Non CO-OP ATM) .....	\$3
Replace Lost or Stolen Card .....	\$10 each
Over-The-Limit Fee.....	\$30/month
Cash Advance Fee.....	1.5% of Amt.

## Money Market (must have a share account)

Minimum Balance to Earn MM Interest .....	\$1000+
Allowed Withdrawals .....	6/month
Excess Withdrawal Fee .....	\$5 each

## Convenient Service Fees

Official Checks .....	\$1 each
Wire Transfers Out (domestic) .....	\$20 each
Wire Transfers Out (international) .....	\$50 each
Returned 2-Party Check .....	\$20 each
Returned Loan Payment .....	\$30 each
Returned Personal Check .....	\$30 each
VISA Gift Cards .....	\$3 each
Check Cashing .....	\$1/\$100 over deposits
Bill Pay .....	\$4.95/month
Bill Pay Return Item.....	\$35/item
Coin Count .....	\$5% of total

## Safe Deposit Boxes

Small .....	\$25/year
Medium .....	\$35/year
Large .....	\$80/year
Extra Large.....	\$98/year



**SALT LAKE CITY**  
39 W. 2100 So.  
801-487-1692 x 600

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9024 W. Magna Main St.  
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