



# EXPRESS

October 1, 2022

**CLOSED SATURDAYS**

Due to infrequent usage, our Salt Lake City & Sandy branches will no longer be open on Saturdays. Taylorsville will remain open on Saturdays 10 am-2 pm.



## 2022 Board Elections

### GET INVOLVED. RUN FOR THE BOARD!

Nominations are now being accepted for three positions which are up for election on the TransWest Board of Directors. The incumbents will be submitting applications and any members interested in serving on the seven-member board for a three-year term may also apply. Send your qualifications, including a 100 word resume to be published with the ballot, to:

**TransWest Credit Union**  
**P.O. Box 65218**  
**Attn: Nominations Committee**

Please include your member number on your resume. Nominees must be at least 21 years old, hold TransWest shares in good standing, be a member for at least one year and possess areas of knowledge or interest pertinent to the credit union's future and success. Resumes should be received by November 17, 2022. The Board will be meeting with nominees at the December board meeting scheduled for December 22, 2022 at 5:00 pm\* to review applications and assess qualifications and willingness to serve. A notice of the election including the applicant's resumes and instructions for voting will be mailed in the January newsletter. The results of the election will be announced at the TransWest Annual Meeting in March. Call **801-487-1692 x 905** for more information. \*Subject to change.



### MEDICARE: OPEN ENROLLMENT

Medicare's open enrollment is coming up from **October 15 - December 7**. TransWest has partnered with MedicareCU to make sure you know your Medicare options and can also maximize the benefits you've earned.

There are many Medicare options available, and the right choice could save you hundreds of dollars each year. For a review\* of your Medicare options, please contact our designated Medicare Insurance agent Joel Furness.

**385-487-1693**  
**joel@medicarecu.com**

### SCHEDULE AN APPOINTMENT:



Call, email or scan the QR code to set up a meeting. Online meetings are also available upon request.

\*No cost or obligation. Not affiliated with any government agency. Information provided by TransWest Credit Union in partnership with MedicareCU. By contacting Joel Furness you will be speaking with a licensed agent to discuss Medicare products.

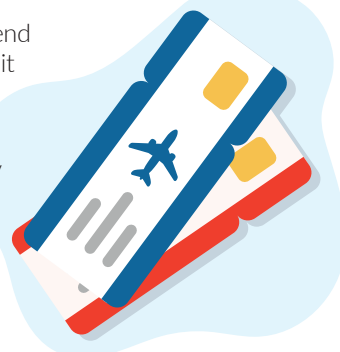
## Cash in Those Points!

### USE YOUR EARNED VISA REWARD POINTS FOR THE HOLIDAYS!



You've earned them, now it is time to spend them. Cash in your TransWest VISA Credit Card Reward Points for food, travel, gift cards and much more at [uChooseRewards.com](https://uChooseRewards.com).

To access the uChooseRewards.com store, simply **sign in** to your existing uChoose Rewards account or **register for a new account**. Once in, look around and make your selections. Spend your reward points on holiday items or gifts for Christmas.



# SAVINGS: TransWest Has a Place to Stash Your Cash

## HIGHER RATES FOR SAVINGS, MONEY MARKET & CD ACCOUNTS



### Regular Shares (Savings)

TransWest pays a dividend each quarter for the use of our members' money. If you have less than \$1,000.00 to deposit, our regular savings account is the best place to put your money – with unlimited access to your funds.

### Green Savings

Green Savings differs from Regular Shares in that it rewards members who "go paperless" when signing up for eStatements with higher dividend rates. Benefits include FREE eStatements, higher dividend rates than a Regular Shares account, and the peace of mind that comes with helping the environment.

### Club Account

This secondary account pays the same dividend as a Regular Shares account. The benefit of this type of account is that it allows you to keep funds separate when you want to save for something specific, such as Christmas, taxes, college, or a special vacation.

### High Yield Checking

For members that keep large balances in their checking account, we offer interest bearing checking option.



This account requires a \$1,000 minimum balance and check writing is limited to 25 checks per month. You'll automatically receive a VISA Debit Card. Benefits include one free box of checks (standard type) per year and interest paid monthly.

### Money Market Account

When depositing more than \$1,000, the Money Market account is a great place to store your money. Money Market rates and interest is paid monthly, plus you have access to your money. That said, there are some restrictions. For example, you can only make a maximum of six withdrawals per month and if you drop below \$1,000.00 a monthly service fee will be charged.

### Savings Certificate (CD)

Our high interest rate term-deposit CDs pay more than your traditional savings account.

Visit [TransWestCU.com](http://TransWestCU.com) for current information and rates.

## Dividends

ACCOUNT TYPE	APY*
Shared Savings**	.10%
Club Account	.10%

### IRA & ROTH IRA SHARES

Less than \$2,500	.40%
\$2,500 - \$19,999	.40%
\$20,000 - \$250,000	.50%

### KIDS CLUB

\$50 - \$999	.40%
\$1,000 - \$2,499	.40%
\$2,500 - \$49,999	.40%
\$50,000 and up	.50%

### GREEN SAVINGS

\$50 - \$499	.15%
\$500 - \$9,999	.51%
\$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	.40%
\$5,000 - \$19,999	.40%
\$20,000 - \$49,999	.50%
\$50,000 - \$99,999	.65%
\$100,000 - \$249,999	.75%
\$250,000 +	1.00%

### CERTIFICATES

24 mo., \$1,000 and up	2.75%
36 mo., \$1,000 and up	2.75%
60 mo., \$1,000 and up	3.25%

\* 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.

## Rewarded for Family Time: Get 2x Reward Points for Using Your VISA at Amusement Parks



Still planning on taking the family to Disneyland or visiting Lagoon in October? Every time you use your

TransWest VISA Credit Card at any amusement park, we will give you double the reward points. So, have some Halloween family fun at Disneyland, Frightmares at Lagoon, Evermore Park, Hogle Zoo, The Loveland Living Planet Aquarium, and various haunted houses and escape rooms.

**Get 2x Reward points** for using your TransWest Credit Union VISA Credit Card through October 31, 2022.

### SATURDAY BRANCH CLOSURES:

Sandy & Salt Lake City branches will no longer be open on Saturdays beginning on **Nov. 26, 2022**. ATMs & Night Drops are still available.

### 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