What are your favorite apps? The average adult has more than 60 apps on their smartphone, using 30 of them each month, and launching nine apps per day.

My favorite app is the Goldenwest mobile banking app. It’s easy to check balances, transfer funds, pay bills, and send money to another person. The card controls function comes in handy when I travel, and mobile deposit allows me to deposit checks from home. I use the app every day.

The most-used feature on the app is viewing account balances. In a single month, account balances are checked nearly 1.3 million times on the app by our members. And with 4.7 out of 5-star ratings on both the App Store and Google Play, we know our members value the app as a powerful tool that keeps them connected to their money!

I’m pleased to announce that we recently upgraded the app with a new account-opening feature. In three easy steps, members can open and fund checking accounts, certificates, money market accounts, and additional savings accounts.

Another new app feature allows members to transfer loan and credit card balances from other financial institutions to a Goldenwest Visa credit card through “photo balance transfer”. It’s as easy as submitting a photo of your loan statement through the app for approval.

Sending money to friends and family through the app is a better experience with updates to the pay-a-person feature. Members can set-up payees in less than a minute with a mobile phone number.

Card controls is among our most popular app options, granting you access to temporarily enable/disable your Visa cards and place travel notifications. Card controls is a great tool to protect you from potential fraud.

The Goldenwest mobile banking app makes managing your finances easier and faster than ever before. If you’re a fan of the app, give us a rating and review in the App Store and on Google Play. If you aren’t using the app, I encourage you to install it on your phone. Should you have questions about accessing your account with the app, visit any branch or call our Member Contact Center. In most cases, it takes less than five minutes to have complete access to your account on both our online and mobile banking platforms.

Thanks for choosing Goldenwest as your credit union. We are excited to bring you the latest technological tools to help you manage your money, and achieve your financial goals.
The holidays are coming. Are you traveling for Thanksgiving, planning a Christmas vacation, or wanting to get an early start on Christmas shopping? Goldenwest can help with our Rewards program. Extra Awards from the Goldenwest Visa Rewards credit card earns you points to redeem for travel, merchant gift cards, or cash back.

Choose from a large selection of travel-related services including airfare, hotels, cruises, car rentals, and more. If you are looking for merchandise, there are a variety of gift cards for stores, restaurants, and entertainment. Maybe you’re just looking for a cash-back option. We have that too. There are no blackout dates and it’s an easy redemption process.

Boost your points earned by opening or switching your current Goldenwest checking account to a Reward Yourself Checking account. You’ll receive a 0.25x increase in points at month-end. Points earned from debit card and credit card transactions are combined to accumulate even faster.

Remember, you can view your rewards points by using our mobile app. Simply log in to the mobile app, go to the main menu, and click on Extra Awards to view your points available.

Right now Goldenwest is offering 3x points on all online and mobile purchases through Oct. 31st. What are you waiting for? Perhaps you can take that vacation after all.

For complete details and to apply online, visit gwcu.org/visa/rewards.
HOME EQUITY LINE OF CREDIT

NO INTEREST, NO PAYMENT THROUGH OCT 31ST

A home equity line of credit (HELOC) is a program that allows you to borrow money against equity in your home. HELOCs work similar to a credit card; you can pay down your credit line and continue to access the funds as you need them. They allow you more flexibility when it comes to using your home’s equity.

HELOCs can be used for more than home improvements. Traditionally people associate loans against your home with things that directly affect the value of your home, but HELOCs can be used for anything such as:

- Consolidating debt
- Funding a wedding
- Paying college tuition
- Taking that much needed vacation
- Investing in a new business
- Purchasing the perfect holiday gifts

On top of the flexibility on how you can use the equity in your home, there are multiple ways you can access your available funds:

- Transfer money using our Mobile App
- Transfer money using the Online Branch
- Transfer money using the Audio Branch
- Visit any Goldenwest Branch
- Access funds using a HELOC Visa Platinum Card
- Access funds using a HELOC Check

For current rates on a Goldenwest Home Equity Line of Credit, visit gwcu.org

Home values are rising, and now is the perfect time to put money towards the things you need or want. Invest by utilizing one of your greatest assets: your home. Even though home values are rising, our rates are staying low. Now you can take advantage of these circumstances and do those things you’ve been dreaming of doing.
OPEN ENROLLMENT FOR MEDICARE

Medicare Annual Enrollment Period (AEP) is right around the corner! Every year Medicare enrollees have the opportunity to change their coverage plans during AEP, which runs from October 15th to December 7th. This is an important time for Medicare participants to make sure they have the proper coverage and benefits for the upcoming year.

To help our members better understand their Medicare options, Goldenwest Insurance Services will be holding a dozen Medicare sales events between four different branch locations. Members can also schedule an appointment with one of our Medicare Experts, Nate Murdock or Samuel Hart, to review Medicare needs and enroll in a new plan.

SAVE THE DATE

OGDEN
Goldenwest Corporate Branch
5025 South Adams Avenue
October 1 | 5:30 PM
October 9 | 2:00 PM
October 15 | 5:30 PM
October 24 | 11:30 AM
November 12 | 5:30 PM

LOGAN
USU Credit Union Logan Branch
198 North Main
October 3 | 5:30 PM
October 17 | 5:30 PM
November 5 | 5:30 PM

SANDY
Goldenwest Sandy Branch
7926 South 1300 East
October 16 | 5:30 PM
October 29 | 5:30 PM

SAINT GEORGE
Goldenwest St. George Branch
120 East St. George Boulevard
October 21 | 5:30 PM
October 22 | 11:30 AM

Nate Murdock
801-476-5510
nmurdock@gwcu.org

Sam Hart
801-786-8043
shart@gwcu.org