MEMBERS EARN $1.975 MILLION WITH BONUS DIVIDEND

Since 2004, Goldenwest has paid more than $13 million to members through the bonus dividend program. With this year’s bonus, members will collectively earn $1.975 million on share savings dividends for the month of December.

“The bonus dividend is paid as a result of our excellent financial performance in 2018,” said Bill Hart, Chairman of the Board. “The Board of Directors wishes to thank the Credit Union members for their continued support, and recognize their loyalty through this special dividend.”

The Board of Directors declared the one-time dividend of 4.30% Annual Percentage Yield (APY) in addition to the stated monthly dividend of 0.10% APY. Members will earn a total of 4.40% APY for the month of December on primary shares, secondary shares, Christmas Club shares, and IRA shares.

Goldenwest Credit Union has a 15-year history of paying annual bonus dividends. Rates vary from year-to-year based on market conditions and the overall performance of the Credit Union. This year’s pay-out is the largest one-time dividend earned by members in the Credit Union’s history.

“Our success is not possible without the loyalty of our membership to Goldenwest,” said Kerry Wahlen, President/CEO. “The bonus dividend demonstrates our commitment to the not-for-profit cooperative spirit of credit unions.”

Goldenwest is a member-owned financial institution that was built to serve you. In 2018, members earned higher dividends with increased rates on Certificates and Insured Money Market accounts. In addition, we recently enhanced our credit card product line with the launch of the Visa Signature Card paying 1.5% cash back on all qualifying purchases.

During the year, Goldenwest provided free educational seminars on tax reform, retirement planning, and social security to help our members achieve their financial goals. For our members in their 60s and beyond, we recently expanded Goldenwest Insurance Services to include Medicare supplemental insurance from three top-rate carriers in the market: United Healthcare; SelectHealth; and, Regence.

As your Credit Union, Goldenwest passes our earnings on to you with higher savings rates, lower loan rates, better deals on insurance, and many free services. As more members participate fully in the Credit Union, and we perform better together, our members will earn a higher return.

Thanks for giving us the opportunity to join with you in building this great Credit Union to serve each other, our families, and our communities. Best wishes for a joyous Christmas season and prosperous New Year!
INTRODUCING THE EXCLUSIVE GOLDENWEST SIGNATURE CARD

1.5% CASH BACK ON ALL PURCHASES

0% APR ON ALL BALANCE TRANSFERS*
NO ANNUAL FEE • NO BALANCE TRANSFER FEE

Goldenwest Credit Union now offers all the benefits and services you would expect from a Visa Signature Card, including 24/7 access to Visa Signature Concierge—complimentary assistance anytime, anywhere. Need help planning a trip? Visa can locate the perfect hotel, book airline tickets, and even help research travel activities. Need to make a restaurant reservation? No problem! From finding sports tickets to sending flowers, Visa Signature Concierge is at your service!

TSA Pre-Check Reimbursement | 24/7 Concierge Services | Visa Protection & Purchase Alerts

apply now at gwcu.org or call 1.800.283.4550

*Available on approved credit. 0% Fixed Annual Percentage Rate (APR) for the first six statement cycles on balance transfers to the Visa Signature Card during the promotional period defined as January 1, 2019 through March 31, 2019. After the promotional period, your APR on balance transfers to the Visa Signature Card will be 13.99% APR Variable. This APR will vary with the market based on the Prime Rate. As of December 1, 2018, Prime Rate is 5.25% APR.

*Cardholders are eligible for a credit up to $85 for TSA Pre-Check charges made on a Goldenwest Visa Signature Card.
If you are interested in becoming a Board nominee you must meet the following criteria:

- Goldenwest Credit Union, USU Credit Union or Healthcare Credit Union member in good standing
- Legal age (18 years or older)
- Bondable by the CUMIS Insurance Society
- Free from any conflicts of interest with the Credit Union
- Available for all Board of Director meetings and other designated meetings (unless excused)

There are two ways a member may submit his or her name for nomination:

1) Members wishing to run for a Director position must submit the following information:
   - Full name and address;
   - Home and business telephone numbers;
   - Goldenwest Credit Union, USU Credit Union or Healthcare Credit Union account number; and
   - A written “statement of qualification”, which should be limited to a maximum of 150 words.

All information should be submitted no later than 5:00 p.m. on Tuesday, January 8, 2019, to the following address:
Goldenwest Federal Credit Union
Governance Committee
5025 South Adams Ave
Ogden, Utah 84403

2) Members may also be nominated via petition. To apply by petition you must submit the following information:
   - Full name and address;
   - Home and business telephone numbers;
   - Goldenwest Credit Union, USU Credit Union or Healthcare Credit Union account number;
   - A written “statement of qualification”, which should be limited to a maximum of 150 words;
   - A petition signed by 500 Goldenwest Credit Union, USU Credit Union or Healthcare Credit Union members; and,
   - A signed statement from the nominee that he or she is agreeable to the nomination and will serve if elected.

All information for nomination by petition should be submitted no later than 5:00 p.m. on Wednesday, January 23, 2019 to the following address:
Goldenwest Federal Credit Union
Governance Committee
5025 South Adams Ave
Ogden, Utah 84403

All Members Can Participate in the Election
Nominees will participate in the general election by the membership on the dates of March 29-April 1, 2019. All Credit Union members are encouraged to vote. Candidate information and voting instructions will be sent to members prior to the election. Information will also be available in branches and on the Credit Union websites. Should only one person be nominated for each position that needs to be filled, an election will not be conducted by ballot. Nominations from the floor will not be accepted at the Annual Meeting.

All Members Invited to Attend the Annual Meeting
The Annual Meeting will be held at 6:30 p.m., April 9, 2019 at Union Station located at 2501 Wall Avenue in Ogden. The election results will be announced at this meeting.

The Board of Directors represents the views and interests of the entire membership, and exercises general control of the Credit Union’s activities. Like all Credit Union volunteer officials, the Directors receive no compensation for their service. Any questions regarding duties and responsibilities of the Board of Directors, or about the election procedures, should be directed to Tad Neuenswander at 801-337-8331, Chair of the Governance Committee.
If you’re in the market to build or purchase a new home, or simply want to refinance an existing home loan, our Goldenwest experts can help you get the best rate on a mortgage.

Goldenwest’s home loan experts are ready to help you buy, build or refinance your home. Visit our website to find a home loan expert near you!

- Construction Loans – rates as low as 4.49% Fixed
- Lot Loans – rates as low as 5.49% Fixed
- Conventional Fixed Rate Mortgages
- Adjustable Rate Mortgages (ARM)
- FHA Mortgages
- First-Time Home Buyer Programs
- VA Mortgages
- Reverse Mortgages
- Investment Property Loans
- Rural Housing Loans
- Short-Term Mortgages

CREDIT UNION BRANCH UPDATE

North Salt Lake Now Open
On November 28th, Goldenwest Credit Union held a ribbon cutting and grand opening celebration for the new North Salt Lake office located at 659 N. Redwood Rd. This is the Credit Union’s eighth branch location in Davis County. BreeAnn Motta has been selected to manage all branch activity, originate mortgages, and provide insurance services from the new office.

Relocation of Sandy Branch
The Goldenwest Credit Union Sandy office, currently located inside Macey’s Grocery Store on 7850 South 1300 East, is moving. The new location on 7926 South 1300 East, next to Sumo Burrito, is expected to open in mid-December. Joshua Peart will continue as branch manager.

HOME LOAN EXPERTS

Rates current as of December 1, 2018 and subject to change. Construction Rate is 4.490% Fixed with an Annual Percentage Rate as low as 5.851%. Rate example based on loan amount of $250,000, 660+ FICO, and 90% loan-to-value. Lot Loan Rate is 5.49% Fixed with an APR as low as 5.862%. Rate example based on a loan amount of $100,000, 680+ FICO, and 80% loan-to-value. Visit gwcu.org for complete disclosures on rates and offers. Equal Housing Lender. NMLS#440574

• Construction Loans – rates as low as 4.49% Fixed
• Lot Loans – rates as low as 5.49% Fixed
• Conventional Fixed Rate Mortgages
• Adjustable Rate Mortgages (ARM)
• FHA Mortgages
• First-Time Home Buyer Programs
• VA Mortgages
• Reverse Mortgages
• Investment Property Loans
• Rural Housing Loans
• Short-Term Mortgages
Since 2005, the Goldenwest President’s Club has rewarded our loyal members with higher rates on Certificates of Deposit. We are pleased to announce increased benefits for members of the Goldenwest President’s Club program. All members with $50,000 or more on deposit with the Credit Union are eligible for President’s Club benefits.

Beginning in January 2019, President’s Club members will automatically receive bumps up to 0.25% Annual Percentage Yield (APY) on new and renewing Certificates.

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<th>0.20% CD Bump</th>
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Plus, by joining the President’s Club, you will have access to many select benefits, including:

- Checks deposited on the account up to $25,000 will not be subject to a hold
- Free home appraisal with reverse mortgage
- Unlimited free checks
- Safe deposit box discount
- Medallion stamp service

Qualifying members will be invited to opt-in to the President’s Club beginning in January 2019.

To learn more, go to gwcu.org/presidentsclub, call 800-283-4550, or visit any Goldenwest Credit Union, USU Credit Union or Healthcare Credit Union branch.

Rate bumps on Certificates of Deposit (CDs) will be available on eligible CDs defined as new CDs opened on or after January 1, 2019 and CDs renewing at maturity on or after January 1, 2019. 1 Members with $50,000 or more on deposit in Goldenwest CDs, Insured Money Market Accounts, IRAs and/or Share Savings Accounts are eligible for President’s Club benefits and will receive a 0.10% APY increase on eligible CDs. 2 President’s Club members with a monthly payroll and/or government-issued direct deposit into a Goldenwest checking account can earn an additional 0.05% on CDs for a total 0.15% APY increase on eligible CDs. 3 President’s Club members meeting the deposit and checking qualifications, and have open credit line with a Goldenwest Visa Credit Card can earn an additional 0.05% APY on CDs for a total 0.20% APY increase on eligible CDs. 4 President’s Club members who meet the deposit, checking and Visa card qualifications, and attend a Goldenwest Financial/Insurance review with a licensed agent at a Goldenwest Credit Union, USU Credit Union or Healthcare Credit Union office, or attend a financial services seminar, can earn an additional 0.05% APY for a total bump of 0.25% on eligible CDs. 5 Checks equal to or less than $25,000 deposited to the President’s Club account will not be subject to a hold. Checking account benefits available for primary and qualifying joint account holders only. Some restrictions may apply. Terms subject to change. Member NCUA. Equal Housing Lender.
$1.975 MILLION BONUS DIVIDEND

Goldenwest Information

Board of Directors
Bill Hart, Chair
Dan Musgrave, Vice Chair
Jeanette Smyth, Secretary
Stoney Wayment
Steve Carroll
Tad Neuenswander
Brandon Hendrickson
Dave Adams
Noé Vázquez

Supervisory Committee
Ron Gebhardt, Chair
Steve Carroll, Board Liaison
Mike Liptrot
Andy Blackburn
Dan Stober

Goldenwest Corporate Offices
5025 Adams Ave, Ogden, UT 84403
PO Box 1111, Ogden, UT 84402

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