



### **Goldenwest Credit Union President's Club Agreement**

Members with \$50,000 or more on deposit in Goldenwest Term Deposit Certificates, Insured Money Market Accounts, IRAs and/or Share Savings Accounts are eligible for President's Club benefits; deposits in checking accounts are not included.

All qualifying deposit accounts a member holds in ownership (primary or joint) will be aggregated to determine President's Club status. Accounts will be reviewed at month-end to re-evaluate President's Club status and eligibility for benefits. Rate bumps will be automatically granted or retracted based on eligibility.

Qualifying members will be invited to Opt-In to the President's Club beginning in January 2019. Qualifying members can opt-in online, over the phone or in a branch. Only members who opt-in will receive the benefits of the program. There is no cost to opt-in.

Details about the President's Club program are posted on the Goldenwest Credit Union website at [gwcu.org/accounts/presidentsclub](http://gwcu.org/accounts/presidentsclub).

Certificates eligible for rate increases are defined as new Certificates opened on or after January 1, 2019 and Certificates renewing at maturity on or after January 1, 2019. Members with \$50,000 or more on deposit in Certificates, Insured Money Market Accounts, IRAs and/or Share Savings Accounts qualify for President's Club benefits and will receive a 0.10% APY increase on eligible Certificates.

President's Club members meeting the deposit requirement and a monthly payroll and/or government-issued direct deposit into a Goldenwest checking account can earn an additional 0.05% on eligible Certificates.

President's Club members meeting the deposit requirement and an open credit line with a Goldenwest Visa Credit Card can earn an additional 0.05% APY on eligible Certificates.

President's Club members who meet the deposit requirement and attend an annual 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 on eligible Certificates.

The maximum President's Club rate increase on an eligible Certificate is 0.25% APY.

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. Accounts will be reviewed daily to determine eligibility for check hold benefit. Eligibility is defined as having \$50,000 or more on deposit, with all accounts in good standing.

President's Club benefits available on consumer accounts only.

Some restrictions may apply. Terms subject to change. Member NCUA. Equal Housing Lender.