

A Quarterly Publication for Goldenwest and USU Credit Union Members

DEPOSIT YIELDS ON THE RISE



Kerry Wahlen
President/CEO

Much to the delight of our members, deposit yields on certificates and insured money market accounts are rising. Many of our deposit rates have doubled and tripled in recent months. Furthermore, we have re-introduced special offers on certificates. Visit our website for the latest certificate rates, including excellent yields on special 8-month, 13-month, 21-month, and 50-month CDs.

President's Club members automatically get 0.25% rate bumps on their new and renewing certificates. The recently updated President's Club is available for members with \$50,000 or more on deposit in certificates, money market accounts, IRAs, and/or share savings accounts. Opting-in to the President's Club is free! Simply call the Contact Center or visit any branch to request your President's Club membership.

If you are concerned about how much money you should have on deposit in a single financial institution, I am happy to talk to you about structuring your accounts to maximize NCUA insurance. Under federal law, \$250,000 is the deposit insurance amount for a credit union member. However, deposit accounts maintained in different forms of ownership may be separately insured up to \$250,000.

For example, a member has a \$250,000 certificate in his name only. Then, he opens a different certificate account with a joint-owner - perhaps his spouse or one of their children. That certificate will have an additional \$250,000 of NCUA insurance. As long as there is a different joint-owner or beneficiary on each account, a member can have up to \$1.25 million of NCUA insurance on their deposits. This scenario rings true for any combination of deposit accounts - including certificates, insured money market accounts, share savings, and checking accounts.

If you want to learn more about gaining higher yields on your certificates, and structuring your deposit accounts for NCUA insurance coverage, we are here to help. Visit any of our 45 branches or call 800-283-4550 to take advantage of special offers on deposits - we'll take care of you!



OPEN ENROLLMENT FOR MEDICARE



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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 both virtual and in-branch Medicare sales events from Logan to St. George. Members can also schedule an individual appointment with one of our licensed sales agents to review Medicare needs and enroll in new plans. Contact our licensed agents to learn more about your Medicare options.



Sam Hart
Licensed Sales Agent
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IN-BRANCH EVENTS

Northern Utah

10/4	5:00 PM	Logan
10/15	11:00 AM	South Ogden
10/17	5:00 PM	South Ogden
10/18	5:00 PM	Logan
10/19	5:00 PM	Sandy
10/20	5:00 PM	South Ogden
10/25	11:30 AM	South Ogden
10/27	5:00 PM	Logan
11/1	5:00 PM	Sandy
11/2	5:00 PM	South Ogden
11/7	11:00 AM	Logan
11/17	5:00 PM	Sandy
11/18	11:00 AM	South Ogden
11/28	1:00 PM	South Ogden
11/30	1:00 PM	Logan
12/2	1:00 PM	Sandy
12/7	11:00 AM	South Ogden

Southern Utah

10/27	4:00 PM	St. George
10/28	11:00 AM	St. George

VIRTUAL EVENTS

Northern Utah

10/12	1:00 PM
10/20	11:00 AM
10/26	11:00 AM
11/4	3:00 PM
11/16	11:00 AM
12/1	2:00 PM
12/6	2:00 PM

Southern Utah

10/17	11:00 AM
11/10	11:00 AM
12/5	2:00 PM

For details and a complete list of Medicare Q&A events and locations visit gwcu.org



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LIVE, LOCAL, AND HERE TO HELP

Like a lot of things, the mortgage industry has been rapidly digitizing over recent years. Robots don't have that personal touch borrowers want, but we do. Goldenwest Credit Union has live and local Mortgage Experts who are available to help answer any questions borrowers may have as they buy, build, or refinance their home. We will be there for you every step of the way, and guarantee that we will close on time - no bots about it.

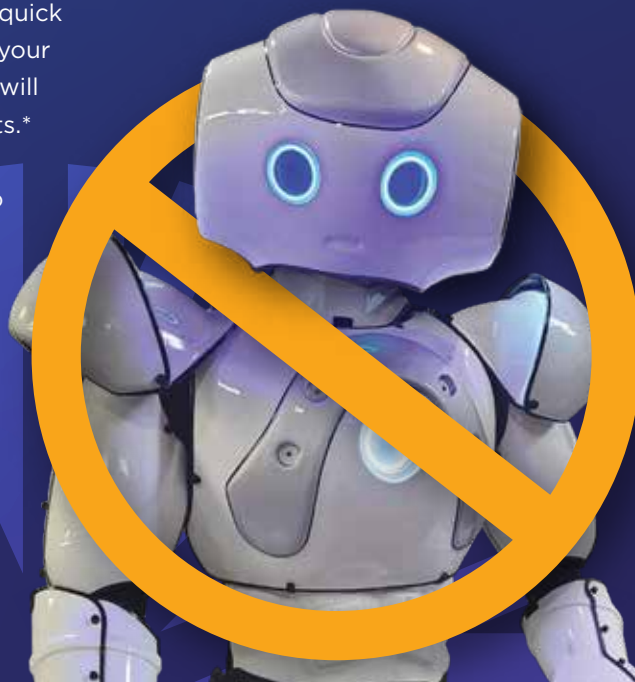
We guarantee your calls and questions will be answered by live and local Mortgage Experts, or you will receive a \$450 credit towards one of the following: appraisal, home warranty, or home inspection.*

Having clear communication between lender and borrower is key to a smooth loan process and a quick closing. We are confident we will close your mortgage loan in 30 days or less; if not, you will receive a \$500 credit towards your closing costs.*

Our Mortgage Experts look forward to providing you with exceptional service!

Call us directly at
801-786-8400

*For guarantee and program details,
visit gwcu.org/nobots



CONSTRUCTION LOANS AS LOW AS

5.25%

6.953%
APR FIXED



Rates and terms are accurate as of October 5, 2022 and are subject to change. Two-Time Close Construction loan with 9-month term stated rate is as low as 5.25%. Annual Percentage Rate (APR) 6.953%. Rate example based on loan amount of \$350K, 680+ FICO, and 80% loan-to-value. Rate for construction period of loan in 5.25% fixed.

zogo

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and provide financial knowledge to all.
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GOLDENWEST





**EARN
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REWARDS
ON ALL PURCHASES**
WITH YOUR VISA REWARDS CREDIT CARD



Learn more at [gwcu.org](https://www.gwcu.org)

Earn triple points on all purchases made with your Goldenwest or USU Credit Union Visa Rewards Credit Card from October 1, 2022 through December 31, 2022. Offer not valid on cash advances and balance transfers. Other conditions and eligibility requirements may apply.

GOLDENWEST CONTINUES TO EXPAND IN IDAHO

As we continue our expansion in Idaho, we are pleased to announce three new branches opening in the fall; Boise, located at 355 S. 3rd Street; Meridian, located at 6620 N. Linder Rd; and Post Falls in Northern Idaho, located at 801 N. Henry Street.



We are excited to grow our membership and become part of the community. Goldenwest is committed to helping you by providing the necessary tools to accomplish your financial goals. Whether it's establishing credit, getting out of debt, or purchasing your dream home, Goldenwest is ready to serve our new and existing members, offer competitive rates and excellent member service.

The new branches offer a full range of services including vehicle loans, mortgages, lines of credit, and insurance. New members welcome.

Credit Union Information

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NMLS #440574



[gwcu.org](https://www.gwcu.org) | [usucu.org](https://www.usucu.org)



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USUCU: 435-753-4080 or 800-248-6361



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