

A Quarterly Publication for Goldenwest and USU Credit Union Members



David Butterfield
President/CEO

Our Mission Moves Forward

I am grateful for the opportunity to serve as the fifth President and CEO of Goldenwest Credit Union. I step into this role with humility and a deep appreciation for those who have made Goldenwest what it is

today—from the railway workers who, in 1936, sought to build better lives and a better community, to our employees who start each day striving to lift each other and our members. I am equally grateful to our Board of Directors for their diligent service, and most of all, to our members for your loyalty and trust.

I want to give special recognition to Kerry Wahlen. It was under his leadership and through his vision that Goldenwest became one of the strongest and most respected credit unions in the nation. While we have a new administrative team, we build from remarkable strength, with talented, committed leaders who care deeply about our employees, our members, and our future.

One of our challenges is to look at this wildly successful credit union and decide what needs to change. Goldenwest occupies an enviable

position, with a history of strong growth and stability. However, we cannot simply coast on the “legacy momentum” we enjoy today.

Consumer behavior and preferences are changing rapidly. Our members face new challenges, and the accelerating evolution of technology brings both challenges and opportunities. It is incumbent upon us to meet those challenges and seize those opportunities. We will take all that already makes Goldenwest great and build upon it, creating a credit union capable of thriving in this age of consumer-first banking.

We are not here only to be successful as a financial organization. We are here to be significant in the lives of our members, employees, and communities. Our brand promise says it clearly: “We’ll Take Care of You.” When we fulfill that promise, Goldenwest is strengthened. That is the power of our credit union mission.

I believe deeply in this work, and I have great confidence in our team. You have my commitment that all we do will remain true to the principles our credit union was founded upon 90 years ago. Thank you for the honor and privilege of serving you.



Medicare Annual Enrollment Period



Nate Murdock
Licensed Sales Agent
nmurdock@gwcu.org
801-476-5110



Sam Hart
Licensed Sales Agent
shart@gwcu.org
801-786-8043



Cody Mikulecky
Licensed Sales Agent
cmikulecky@gwcu.org
801-786-8165



**Scan to View Our
Medicare Events Calendar!**

Whether you're enrolling in Medicare for the first time or reviewing your current coverage, navigating your options can feel overwhelming. Goldenwest is here to help.

Our licensed Medicare Sales Agents are available to answer your questions, explain your options, and walk you through the enrollment process. If you're approaching Medicare eligibility, our Medicare Sales Agents can help you understand what to expect and prepare for this important transition.

In-Branch Events

Corporate

- 10/15/26 @ 5 p.m.
- 10/16/26 @ 11 a.m.
- 10/19/26 @ 11 a.m.
- 10/21/26 @ 5 p.m.
- 10/23/26 @ 5 p.m.
- 10/29/26 @ 5 p.m.
- 11/04/26 @ 11 a.m.
- 11/09/26 @ 11 a.m.
- 11/18/26 @ 2 p.m.
- 12/03/26 @ 11 a.m.

Logan

- 10/16/26 @ 5 p.m.
- 10/22/26 @ 5 p.m.
- 11/06/26 @ 11 a.m.

Sandy

- 10/20/26 @ 5 p.m.
- 11/13/26 @ 2 p.m.

The Medicare Annual Enrollment Period (AEP) runs October 15 through December 7. During AEP, you can review your current coverage and make changes for the upcoming year.

Goldenwest will host Medicare Sales Events open to anyone interested in learning more. You can also schedule a one-on-one appointment with a licensed Medicare Sales Agent to discuss your specific needs and coverage options.

You don't have to navigate Medicare alone. Our licensed Medicare Sales Agents are here to listen, answer your questions, and help you feel confident in your Medicare decisions.

Virtual Events

Northern Utah

- 10/22/26 @ 11 a.m.
- 11/03/26 @ 3 p.m.
- 11/10/26 @ 11 a.m.
- 11/20/26 @ 2 p.m.
- 12/01/26 @ 11 a.m.

Southern Utah

- 10/15/26 @ 2 p.m.
- 10/21/26 @ 11 a.m.
- 11/12/26 @ 5 p.m.
- 11/17/26 @ 11 a.m.



40 Years of Leadership



Kerry Wahlen

For more than four decades, Kerry Wahlen has played an integral role in Goldenwest Credit Union's growth and success. After joining Goldenwest in 1986 as Credit Manager and later transitioning into senior management, Kerry became the Credit Union's fourth President/CEO on January 1, 2012. He retired on June 30, 2026, concluding a remarkable 40-year career of service to Goldenwest and its members.

Goldenwest experienced tremendous growth throughout Kerry's career. In 1986, the Credit Union operated five branches, served 27,000 members, and held \$75 million in assets. By the time he became President/CEO in 2012, Goldenwest had grown to 17 branches serving 84,000 members with \$778 million in assets. At his retirement, Goldenwest had expanded to 55 branches, more than 212,000 members, and \$4.3 billion in assets.

Kerry helped guide Goldenwest through some of the most transformative periods in its history. He negotiated mergers with USU Credit Union, Healthcare Credit Union, and Ascent Credit Union; oversaw branch expansion into Idaho; and significantly expanded Goldenwest's field of

membership. He also led the organization through the unprecedented challenges of the global pandemic.

Under Kerry's leadership, Goldenwest broadened its products and services to better meet members' evolving financial needs. This included expanding online and mobile banking, digital offerings, commercial lending and business services, achieving significant growth in the Visa card portfolio and mortgage lending, and adding Lincoln Title. Kerry also founded Goldenwest Insurance Services, which grew to a book of business exceeding \$50 million.

Kerry's impact extended well beyond Goldenwest through his service to numerous community and industry organizations, including the Utah Credit Union Association, Weber School Foundation, Cystic Fibrosis Foundation of Utah, Utah State University Foundation, Weber State University Amplify Steering Committee, and InterMountain Business Lending.

During his tenure, Goldenwest received numerous accolades, including Best of State, the Ogden/Weber Chamber's Large Business of the Year Award, the Davis Chamber's Employer of the Year Award, Travelers Insurance's Agency of the Year Award, consistent 5-Star ratings from BauerFinancial for financial strength, and workplace honors from *Utah Business* and *Credit Union Journal*. Kerry was also inducted into the Ogden/Weber Chamber of Commerce Wall of Fame.

Kerry's 40 years of leadership, service, and commitment have left a lasting mark on Goldenwest and positioned the Credit Union for continued success for generations to come.

On behalf of Goldenwest Credit Union's Board of Directors, Chairman Dan Musgrave extends his sincere appreciation to Kerry for his extraordinary leadership and dedicated service. The Board proudly recognizes Kerry's many accomplishments and the lasting impact his vision and commitment have had on Goldenwest, its members, employees, and the communities it serves.

No
Tricks.
All
Treats.

Earn
3X
Rewards
Points
on Purchases

when using your
Visa Rewards Credit Card



Earn triple points on all purchases made with your Goldenwest or USU Credit Union Visa Rewards Credit Card or Aggie Credit Card from October 1, 2026, through December 31, 2026. Offer not valid on cash advances and balance transfers. No annual fee. Other conditions and eligibility requirements may apply. Equal Opportunity Lender.



Tremonton Grand Opening

Goldenwest Credit Union is proud to announce the opening of our newest full-service branch in Tremonton, Utah. Conveniently located at 548 W Main St, this marks our 55th branch and our second location in Box Elder County.

“We are incredibly grateful for the tremendous support we have received from residents and businesses throughout the Tremonton area,” said David Butterfield, Goldenwest President and CEO. “In fact, our Tremonton office set a new Goldenwest record for the most accounts opened during a branch’s first month.”

Our Branch Manager, Patricia Roberts, will lead this office. She brings strong leadership skills and a passion for serving the community. Roberts and her team are ready to assist with everything from vehicle loans and home mortgages to free checking accounts and insurance solutions.

Whether you are opening an account, applying for a loan, or planning for your financial future, we invite you to stop by, meet the team, and experience the Goldenwest difference.

To find a branch near you, visit gwcu.org/locations.



Four New Weber County Branches

Employees from Ascent Credit Union and Goldenwest Credit Union continue to work diligently toward the operating system merger that will fully integrate accounts, products, and services from the two organizations on November 2, 2026. At that time, Ascent Credit Union will return to its former name, Weber State Credit Union, and operate as a division of Goldenwest.

Beginning November 2, Goldenwest members will have four additional branches in Weber County where they can access their accounts and conduct their regular Goldenwest business. While these locations will carry the Weber State Credit Union name, each will function fully as a Goldenwest branch and will be available to all Goldenwest members.

The Weber State University branch will provide an especially convenient location for Goldenwest members who attend school or work on campus, while the other three locations will expand branch access for members throughout Weber County.

We are pleased to welcome Ascent Credit Union members to the Goldenwest family and look forward to strengthening the Weber State Credit Union brand and its longstanding connection with Weber State University and the greater Weber County community.

WEBER STATE
CREDIT UNION
a division of  **Goldenwest**

 **North Ogden**
2388 North 400 East

 **Weber State**
3910 West Campus Dr.
Shepherd Union Building

 **Ogden**
4140 Harrison Blvd.

 **Roy**
5997 South 3500 West

Credit Union Information

Board of Directors

Dan Musgrave, Chairman
Dave Adams, Vice Chair
Steve Carroll, Secretary
Stoney Wayment
Brandon Hendrickson
Noé Vázquez
Alan Smith
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GWCU: 801-621-4550 or 800-283-4550
USUCU: 435-753-4080 or 800-248-6361



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