

A Quarterly Publication for Goldenwest and USU Credit Union Members



ZOGO: FINANCIAL LITERATURE GAMIFIED AND SIMPLIFIED



Kerry Wahlen
President/CEO

As we continue to move forward through economic challenges, I've asked myself, "What can we, as a financial institution, do to help?" A suggestion that kept coming to mind was to help our members become more financially literate. We have discussed the risks of not being financially literate and the significant effect it has on our members during unexpected events.

According to opploans.com, two in three families don't have an emergency fund, and 78% of adults live paycheck to paycheck. Undoubtedly, Goldenwest can offer more resources to educate our members about financial literacy in an effort to help them be prepared financially.

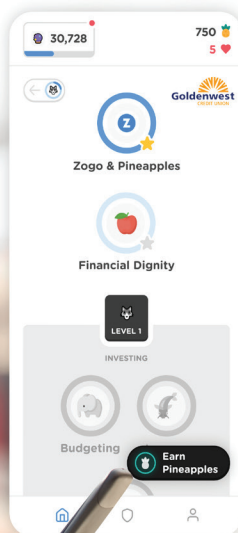
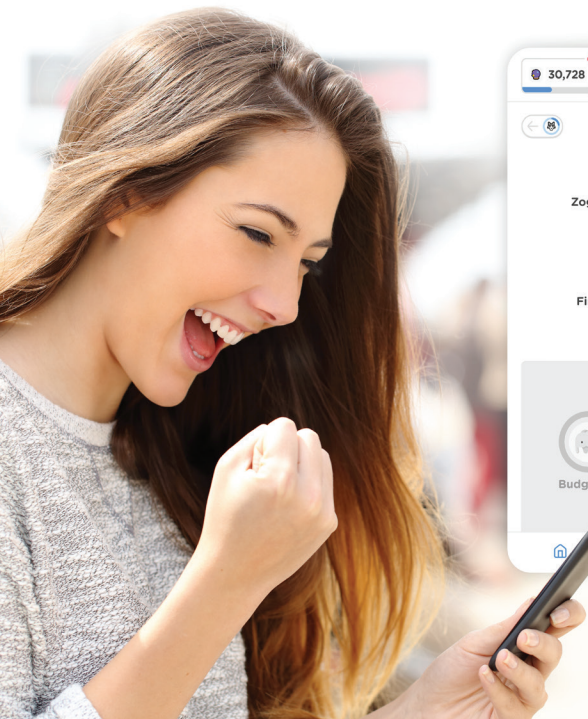
I am excited to share with you a new financial literacy tool available to our members. Goldenwest has partnered with Zogo Finance to provide a new digital way of learning financial literacy.

Zogo is a mobile app that simplifies learning through educational modules, which are entirely self-paced. The app is an enhanced resource that guides you through the educational content. By using gamification and incentive-driven design, the app makes financial education engaging and entertaining for individuals of all ages.

Upon completing modules on a variety of topics such as budgeting, investing, and spending, you'll earn points to redeem for merchant gift cards from a variety of widely-known brands such as Amazon, Nike, Apple, and more.

Best of all, this new app is free and available to all of our members as well as your friends and family. Visit the Apple Store or Google Play and conveniently download the app on your mobile device. Learn financial concepts, play daily financial trivia, and get rewarded.

We encourage you to explore the modules in Zogo and invite your family and friends to join the Zogo network too. As we become more financially educated, we can better manage our finances to be prepared for the future.



Get started with Zogo today:

1. Scan the QR code below or download the "Zogo: Finance Simplified" app

Goldenwest



USU Credit Union



2. Select "Get Started"

3. GWCU access code: **Goldenwest**
USU Credit Union access code: **USU**

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. This is an opportunity to review Medicare Advantage plan changes for 2022 in your local community. Members can also schedule an individual appointment with one of our licensed sales representatives to review Medicare needs and enroll in a new plan. Contact one of our licensed sales representatives to answer any questions.



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IN-BRANCH EVENTS

Northern Utah

Oct 1	5:00 pm	Corporate
Oct 4	5:00 pm	Logan
Oct 15	5:00 pm	Corporate
Oct 18	5:00 pm	Sandy
Oct 19	5:00 pm	Logan
Oct 20	5:00 pm	Corporate
Oct 25	11:30 am	Corporate
Oct 27	5:00 pm	Logan
Oct 29	5:00 pm	Sandy
Nov 2	5:00 pm	Corporate
Nov 12	11:00 am	Logan
Nov 17	5:00 pm	Sandy
Nov 18	11:00 am	Corporate
Nov 30	1:00 pm	Logan
Dec 3	1:00 pm	Sandy
Dec 7	11:00 am	Corporate

Southern Utah

Oct 21	5:00 pm	St. George
Oct 22	11:30 am	St. George



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VIRTUAL EVENTS

Northern Utah

Oct 8	2:00 pm
Oct 20	11:00 am
Oct 26	11:00 am
Nov 4	3:00 pm
Nov 16	11:00 am
Dec 1	2:00 pm
Dec 6	2:00 pm

Southern Utah

Oct 15	11:00 am
Nov 10	11:00 am

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

SAVE UP TO 35% ON HOME INSURANCE WITH GOLDENWEST INSURANCE SERVICES

The process of buying your first home is more complicated than simply finding a property and paying the price. Once you've found your perfect home, it's time to find the perfect homeowner's insurance. Fortunately, the experts at Goldenwest Insurance Services can help safeguard your home with complete and affordable coverage.

We offer competitive coverage for your home and property, free no-obligation quotes, discounts for households with multiple policies, and agents who are conveniently located at all Goldenwest and USU Credit Union branches.

As a homeowner in Utah, you are more likely to experience a flood than a fire over the span of a 30-year mortgage. In many cases, outside water coming into the home is not covered by a standard homeowner's insurance policy. A sprinkler line or water main breaking could cause significant damage and without flood insurance, leave the homeowner with costly home repairs. The majority of homeowners believe they are prepared for a flood, but only about 12% have any coverage, according to National Flood Services.

Protecting what matters most includes your home and we want to be there to help. Goldenwest Insurance Services can help protect your home from rising water and rising costs with our flood insurance.

Insurance products offered by Goldenwest Insurance Services. Not insured by NCUA. Purchasing insurance products will not affect the extension of credit

We help our members get competitive coverage and find significant savings on premiums which include flood and other natural disaster insurance.

Winter storms, wildfires, heatwaves, thunderstorms, drought, and other natural disasters cause billions of dollars in damage every year in the United States and having natural disaster insurance can manage these risks. We want you to be prepared in the event of an emergency and planning for your household. In addition to super savings, our members benefit from A and A+ rated insurance carriers. We shop the best policy for your needs, discounts for households with multiple policies, and competitive coverage.

Get a FREE Quick Quote online or call 1-888-853-8992 before the next storm sweeps through your neighborhood.



WORKERS COMPENSATION INSURANCE AT CREDIT UNION RATES

As a business owner, providing Workers Compensation insurance to your employees is a major expense. Let the experts at Goldenwest Insurance Services independently shop your policy with all of the major providers, to significantly lower the cost of your Workers Compensation coverage.

Talk to your Workers Compensation Insurance Expert for a FREE quote

801-337-8341


Goldenwest
INSURANCE SERVICES

home equity is now easy as 1.23% APR

access the equity hiding in your house today with a Home Equity Line of Credit

 NMLS # 440574

Introductory rate of 1.23% Annual Percentage Rate (APR) fixed for cash advances of \$10,000 or more made between 7/1/2021 and 12/31/2021. Intro rate will be in effect for qualified cash advances until 6/30/2022. Available on qualifying new and existing Cashliner 4 and 5 HELOCs. Following the introductory period, the rate on outstanding balances will revert to a variable rate based on the Wall Street Journal Prime Rate plus or minus the margin stated in your original home equity line of credit agreement. All rates and offers available for a limited time and subject to change without notice. Other restrictions apply. Home equity loans and lines of credit have a maximum variable APR of 18%. As of July 1, 2021 prime rate is 3.25% APR, however, your rate will not be less than 3.50% due to the credit union's established floor minimum. APRs for home equity lines of credit are based on prime rate plus a margin, and are determined by your credit and loan to value of the subject property. Consult a tax advisor on tax liability. No fees or closing costs on loans under \$200,000. Fees may apply if closed within 24 months. Equal Housing Lender. NMLS#440574.



EARN 3X



REWARDS ON ALL PURCHASES

WITH YOUR VISA REWARDS CREDIT CARD



Apply now or learn more
at gwcuc.org or usucuc.org

Earn triple points on all purchases made with your Goldenwest or USU Credit Union Visa Rewards Credit Card from October 1, 2021 through December 31, 2021. Offer not valid on cash advances and balance transfers. Other conditions and eligibility requirements may apply.



MORTGAGE GUARANTEE

30 DAY CLOSE

\$500 SAYS WE CAN DELIVER! + RECEIVE A FREE APPRAISAL

In today's market, every second counts! The lending experts at your local Goldenwest or USU Credit Union branch guarantee that your mortgage will be completed 30 days from the Guarantee date or we will give you \$500 and a free appraisal. Either way, you win! Start your application today! **We'll take care of you.**

*The 30-day Guarantee begins 30 calendar days from the later of: initial disclosures signing date, intent to proceed date, interest rate lock date, or receipt of fully executed purchase contract if applicable. Borrowers must meet the following guidelines to be eligible: required documentation must be submitted within 48 hours of the initial application; underwriting conditions from the borrower must be delivered within 24 hours of the request by Goldenwest Mortgage Services; title of the property must be clear of any encumbrances other than the initial mortgage; the borrower provides Goldenwest with any additional required information/documentation within the time frame indicated on any Notice of Incompleteness; and purchase loans only include transactions that have an accepted, written contract between buyer and seller. Offer is not valid if: the borrower changes loan products or terms; applicable law or investor requirements impose a required waiting period past the Guarantee Date; or the closing is delayed due to borrower's actions, omissions or delays or is due to those of an unaffiliated third party, if the seller's fail to close by the contract closing date or to perform as required under the contract or to satisfy conditions of the loan approval, or in incidents of inclement weather, natural disaster, catastrophic event, or other general public emergency beyond Goldenwest's control. Receive a free appraisal up to \$450 with a qualifying mortgage, construction loan, or lot loan. Valid on applications dated between 7/09/21 through 10/31/21. Not to be combined with any other offers or promotions. Guarantee does not apply to Home Equity Line of Credit or loans that require subordination of a second lien. Equal Housing Lender. NMLS#440574.



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