

A Quarterly Publication for Goldenwest and USU Credit Union Members

THE NEXT GENERATION OF MOBILE AND ONLINE BANKING IS HERE!

Goldenwest Credit Union is pleased to announce the upcoming launch of our new mobile app and online banking system. With significant upgrades across both platforms, members will enjoy a more comprehensive and streamlined experience.

The new mobile banking app and online banking system will provide members with enhanced security and self-service features giving you greater capacity to manage your accounts and finances from any location with an internet connection.

In this issue of the Newsline, you can learn about the initial login process as well as the features Goldenwest will offer with the new online and mobile banking platforms. It is critical that the Credit Union has your current mobile number and valid email address to grant you access to the new online branch and mobile app. To verify your contact information is correct, log in to the current online branch and click on the “Edit Contact Information” link in the Member Profile section.

Our physical branch network is also expanding to meet the demands of our growing membership. In June, we opened the fourth Goldenwest office in the St. George area. The newest branch is located at 4521 South Arrowhead Canyon Drive.

We are committed to giving our members the very best products and services available on the market today. Thanks for your continued support of our Credit Union.

Please take a moment to review the information presented in this special issue of the Newsline to become familiar with steps necessary to access your accounts with the all-new online branch and mobile banking app.





www.gwcu.org

HOW TO LOG IN

TO ONLINE AND MOBILE BANKING AFTER AUGUST 24

1. Log in with your current username and password.
2. Click: Create New Password.
3. Follow the prompts.
4. Enjoy your new digital banking experience.

For more information visit gwcu.org or usucu.org

MOBILE APP

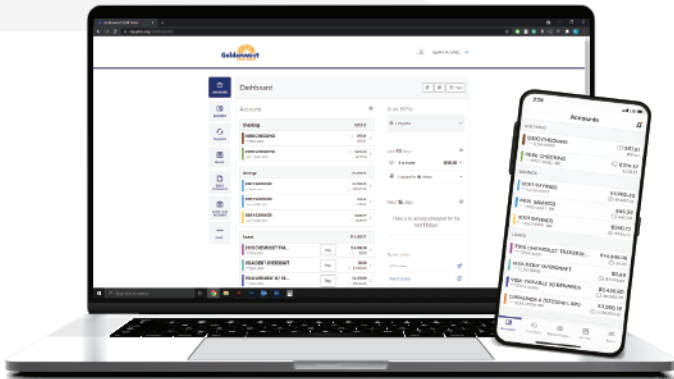
The Goldenwest mobile app will automatically update to the new app. Access to the USU Credit Union app will no longer be available. USU Credit Union members will need to visit the Apple Store or Google Play and download the Goldenwest mobile banking app.



The Goldenwest mobile app is available for iOS and Android platforms. The app is free to Goldenwest and USU Credit Union members. To download the app, visit the Apple App Store or Google Play.

DIGITAL BANKING SIMPLER. SMARTER. SAFER.

Get ready for the next generation of online and mobile banking.

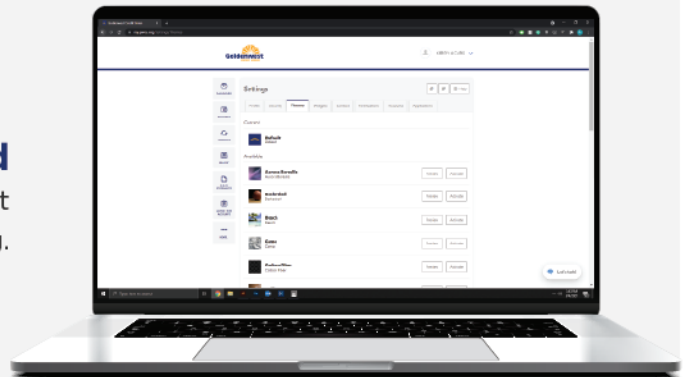


Unified Online and Mobile Experience

Whether you are on a desktop or mobile device, your banking experience will be the same.

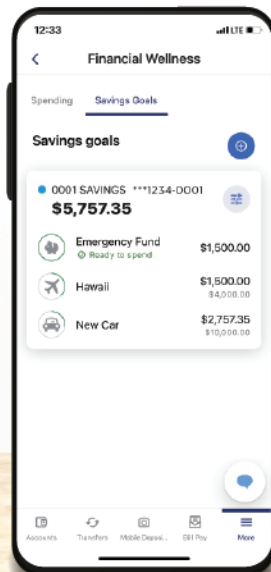
Customizable Account Dashboard

Change the look and feel of your account dashboard to your liking.



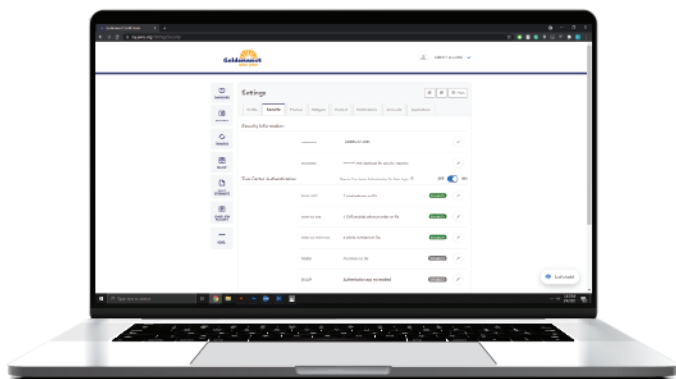
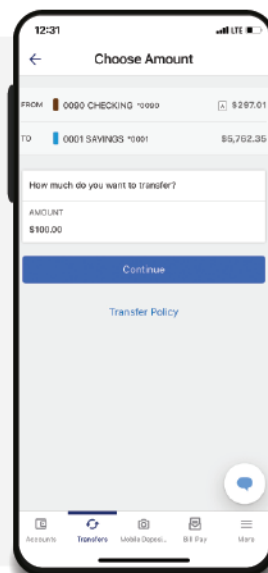
Integrated Money Management Tools

Manage financial wellness using Spending Analytics and Savings Goals.



Transfer and Payment Enhancements

Transfer funds quickly and easily to another user, and even set recurring transfers or payments.

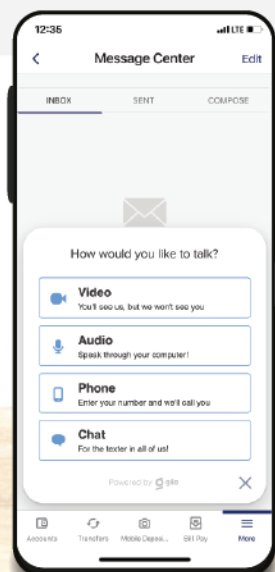
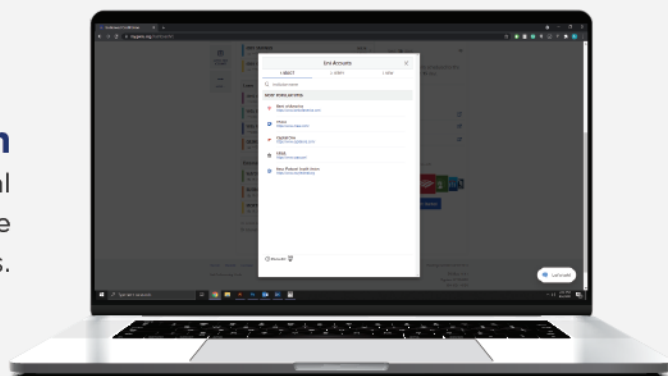


Improved/Enhanced Security

Enable multi-factor authentication, account activity alerts, and biometric authentication.

Account Aggregation

Add accounts from other financial institutions to get a complete picture of your finances.



Enhanced Member Communication

Connect with us any way you would like including video chat, audio chat, phone, or text.

Coming 8/24/21

SUNRIVER BRANCH NOW OPEN

We are happy to continue serving our members in Washington County at our new branch located at 4521 South Arrowhead Canyon Dr. This new branch allows us to better serve our existing members and provide greater exposure for the Credit Union to local residents, businesses, and patrons. We are looking forward to continuing our growth and contributing to the community.

Our SunRiver branch has a very open feel and provides a personal environment members are sure to appreciate. It features drive-thru teller lanes, an ATM, and offers a full range of services including vehicle loans, mortgages, lines of credit, free checking, instant-issue Visa cards, and insurance.

Robert Behunin has been selected to supervise all branch activity.



2021 BOARD OF DIRECTORS ELECTION RESULTS

Goldenwest Credit Union's 85th Annual Meeting was held virtually on April 13, 2021. At the meeting, Chairman Bill Hart announced the results of the recent Board of Directors election. Dave Adams, Bill Hart, and Jeanette Smyth have been re-elected by Credit Union members to serve three-year terms on the Board of Directors.



Dave Adams
Director



Bill Hart
Chair



Jeanette Smyth
Director

home equity is now
easy as
1.23%
INTRO APR
TO 6/30/22

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

apply now at gwcu.org

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.



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Credit Union Information

Board of Directors

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



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GWCU: 801-621-4550 or 800-283-4550
USUCU: 435-753-4080 or 800-248-6361



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Supervisory Committee

- Ron Gebhardt, Chair
- Mike Liptrot
- Andy Blackburn
- Dan Stober



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