

EXPRESS

January 1, 2024

Progressive Growth Certificate

The Progressive Growth CD: A Tool for Financial Progress

If you haven't already heard of TransWest Credit Union's Progressive Growth CD, we are excited to share our CD program designed to help our members grow their savings and achieve their financial goals. With increased certificate rates and flexible terms, this certificate presents a fantastic opportunity to secure a brighter future.

How does it work? To get started, all you need is an *initial deposit of \$500*. This modest amount opens the door to a host of benefits. Unlike traditional certificates, the Progressive Growth CD allows you to *make monthly deposits*, bringing you closer to your desired end goal amount. Whether you're saving for a vacation, education expenses, or a down payment on a home, this certificate can be tailored to your specific needs.

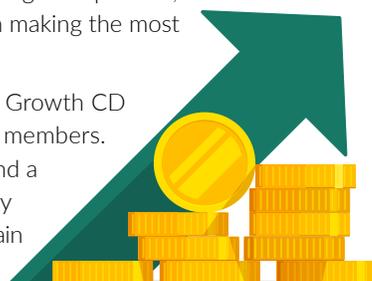
Choose the term that suits you best: We understand that each person's financial journey is unique. That's why we offer a range of term lengths for our Progressive Growth CD. Whether you prefer a shorter commitment or a longer investment, you can *choose from 1, 1.5, 2, 3, 4, or 5-year options*. This flexibility ensures that you can align your savings strategy with your individual financial goals.

Monthly payments from a prearranged account: Upon opening the Progressive Growth CD, it is essential to determine the monthly amount which you would like to be withdrawn from your prearranged account. It is imperative to ensure that the funds are readily available for transfer.

Considerations for early withdrawal: Life is unpredictable, and we understand that unforeseen circumstances may require you to access your funds before maturity. In such cases, the penalties for early withdrawal will be the same as those applied to regular certificates. However, we encourage our members to consider the long-term benefits of staying invested until maturity to maximize their earnings.

How to get started: If the Progressive Growth CD sounds like a good fit for your financial journey, we invite you to *reach out to our dedicated team* at your local TransWest branch: **801-487-1692**. We are here to guide you through the process, answer any questions you may have, and assist you in making the most of this opportunity.

In conclusion: TransWest Credit Union's Progressive Growth CD offers a pathway to financial progress for our valued members. With increased certificate rates, monthly deposits, and a variety of term lengths, this tool provides the flexibility needed to reach your savings goals. As always, we remain committed to supporting your financial well-being.



**TRANSWEST VISA
CREDIT CARD:**
THE LOCAL CARD
THAT KEEPS YOUR \$\$\$
IN THE COMMUNITY!



Grow your cash EARN 5.5% WITH OUR HIGH-INTEREST CD!

A **Savings Certificate** has a higher interest rate than your traditional savings account. For a limited time, TransWest Credit Union is offering an interest rates between 4.75% to 5.5%.

- 12 Month CD
- 5.5% APY (Annual Percentage Yield)
- \$1,000 Minimum

Getting started is easy—just contact your local branch to set up your CD, then sit back and relax while your money does all the work for you.

Set up a CD account, today!

TransWest Credit Union Annual Meeting/Party



NEW LOCATION IN 2024

Loveland Living Aquarium: Our annual meeting is planned for Friday, March 22, 2024. By popular demand, we will be returning to the Loveland Living Aquarium.

Tickets are only \$20: Food, fun and drawings for lots of great prizes. If you refer someone to join TransWest and they open a checking account, you can get \$25.

BOARD ELECTIONS – MEET THE CANDIDATES:

We are thankful to have such wonderful and committed people volunteering for the Board. Below are the bios of the 2 incumbents reapplying to the board. Because there were no nominees besides the incumbents we will not be holding an election at this year's annual meeting.

Rose Kocinski

As a member and former employee for 41 years of Trans West Credit Union since 1979, it has been my honor after I retired to continue to serve on both the Supervisory Committee and also on the Board of Directors.

Starting as a teller in 1979 I held many positions throughout the credit union. It was always so gratifying to assist our members with their needs and dreams. I enjoyed working with and getting to know our members and their families and watch as they wove their way on the journey of life.

I was appointed to the Supervisory Committee in 2018 and then became an alternate Board Member and then full time Board Member.

Continuing to serve our members in a different but essential capacity I am asking for your vote to allow me to serve another term on the Board of Directors.

Jim Saley

I have been honored to serve on the Board of Directors of TransWest Credit Union for a number of years. It is a responsibility that I take very seriously and also a privilege to work with such great employees who work so hard to support our members with their financial needs. I want to be involved in the exciting future that is ahead for our Credit Union. I have been a part of TransWest for over forty years and the Credit Union has never been stronger.

Thank you for allowing me to represent you the members and I look forward to continuing my involvement in the future.

Dividends

ACCOUNT TYPE	APY*
Shared Savings**	.10%
Club Account	.10%
IRA & ROTH IRA SHARES	
Less than \$2,500	1.00%
\$2,500 - \$19,999	1.00%
\$20,000 - \$250,000	1.75%
KIDS CLUB	
\$50 - \$999	.15%
\$1,000 - \$2,499	.15%
\$2,500 - \$49,999	.15%
\$50,000 and up	.15%
GREEN SAVINGS	
\$50 - \$499	.15%
\$500 - \$9,999	.51%
\$10,000 - \$250,000	.15%
GREEN CHECKING	
\$100 - \$2,499	.00%
\$2,500 - \$250,000	.05%
HIGH YIELD CHECKING	
\$1,000 - \$4,999	.05%
\$5,000 - \$250,000	.10%
MONEY MARKET	
\$1,000 - \$4,999	1.00%
\$5,000 - \$19,999	1.25%
\$20,000 - \$49,999	1.75%
\$50,000 - \$99,999	1.75%
\$100,000 - \$249,999	2.00%
\$250,000 +	2.00%
CERTIFICATES	
12 mo., \$1,000 and up	5.50%
24 mo., \$1,000 and up	5.00%
36 mo., \$1,000 and up	5.00%
60 mo., \$1,000 and up	4.75%

* Annual Percentage Yield

** Rates effective on deposits over \$50 if not specified

**Share Dividends are determined by Credit Union Board and declared monthly. Interest paid monthly on average daily balance.

**CDs subject to early withdrawal penalties. Rates subject to change.



FREE 2024 CALENDAR

Visit your local TransWest branch and pick up your FREE calendar!

SALT LAKE BRANCH

ATM Drive Up Available
39 West 2100 South
Salt Lake City, UT 84115
801-487-1692 x 600

SANDY BRANCH

ATM Drive Up Available
10692 So. State St.
Sandy, UT 84070
801-487-1692 x 200

MAGNA BRANCH

9024 W. Magna Main St.
Magna, UT 84044
801-487-1692 x 400

TAYLORSVILLE BRANCH

ATM Drive Up Available
6189 So. Redwood Rd.
Taylorsville, UT 84123
801-487-1692 x 300

ADMINISTRATION OFFICES

37 West 1700 South
Salt Lake City, UT 84115
801-487-1692