



EXPRESS

NEW WEBSITE COMING SOON!

Your Local Home Loan Provider



MEMBER ADVANTAGE: LOW RATES & LOW CLOSING COSTS

If you are in the market for a new home, TransWest Credit Union is here to help you get the best rates, loan options and customer service in the valley.

1) **Personalized service:** As a local lender, TransWest Credit Union can offer a more personalized service than larger banks. You can expect more individualized attention and support throughout the loan process. We're always here to answer your questions.



2) **Competitive rates:** TransWest Credit Union offers competitive interest rates and loan terms that are often better than those offered by large national lenders. This can save you thousands of dollars over the life of your home loan.

3) **Lower closing costs:** Why pay more when you don't have to? TransWest Credit Union offers lower fees to our members than the big banks. This isn't just on closing costs, but may includes lower application and origination fees.

4) **Flexible loan options:** TransWest Credit Union offers a variety of loan options, including fixed-rate, adjustable-rate, and government-backed loans. This means you can choose the loan that works best for your financial situation.

5) **Fast loan approval:** Because TransWest Credit Union is a local lender, they can often provide faster loan approval. This means once you've found your dream home you can get your home loan approved and funded more quickly.

As a member-owned credit union, TransWest Credit Union is invested in the local community. You can feel good about supporting a local lender that keeps your money in the community. Getting a home loan from local lender TransWest Credit Union could save you money, provide a more personalized experience, and support the local community.



Earn money while you sleep

We have the right savings account for you wherever you are in your life's financial journey. We offer:

- Regular Savings
- Green Savings
- Money Market Accounts
- CD Accounts
- Individual Retirement Account (Traditional or Roth IRAs)

Getting started is easy—contact your local branch and set up an account, then sit back and relax while your money does the hard work for you.

Invest for your future, today!

Our TransWest branches will be closed on:



Your Summer Vacation: Utah-centric Family Trips

Zion National Park: With mesmerizing hiking trails and massive sandstone cliffs, this national park attracts millions of visitors every year. Plus, hotels, stores and dining aren't too far away.

Bryce Canyon National Park: Known for its unique geological hoodoos, this park captivates visitors with its desert beauty and is a perfect destination for a summer/fall family vacation.

Moab: This city is the gateway to a vast number of national parks, including Canyonlands, Arches, and Dead Horse Point State Park. Outdoor enthusiasts can enjoy activities like hiking, mountain biking, zip-lines and river rafting.



Park City: This mountain resort town offers many activities like hiking, downhill biking, fine dining and golfing. Don't forget to check out the summer activities at the Olympic Park. They include a rock climbing wall, slides, zip-lines and rope courses and more.

Salt Lake City: With various museums, cultural landmarks (Temple Square, The Leonardo, Discovery Museum, Hogle Zoo...), the Great Salt Lake, and nearby canyon access, Salt Lake City is a great place to hang out. Local resorts like Snowbird, Alta, Solitude and Brighton offer hiking, biking and Alpine slides. Try out one of many escape rooms.

Local amusement and waterside parks: Utah has a variety of fun amusement and waterside parks. From Lagoon, Seven Peaks, Cowabunga Bay to Evermore Park, Round1, Boondocks and Airborne, there is plenty of fun to be had without leaving your home.

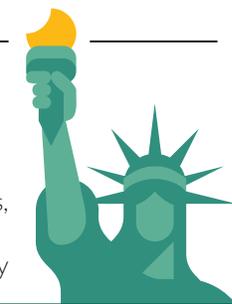


Summer Financial Boosts



\$1,000 - \$2,000 LIBERTY LOANS AVAILABLE:

Looking for a little help with: braces for the kids, car repairs, medical bills, tuition, home improvements, a shiny engagement ring, debt consolidation or even a family vacation... our **Liberty Loan** may be exactly what you need. Contact your local branch today.



Qualifying is easy:

- Be a member for at least 60 days
- Provide one paystub
- No credit check is required

Loan specifics:

- 11 monthly payments of \$100 (on \$1,000 loan)
- 18% interest, 28.80% APR (Annual Percentage Rate)
- \$50 loan fee

If you've had a **Christmas** or **Liberty** loan in the past and made your payments on time then you qualify for a \$2,000 loan. The requirements and terms are the same as before, but your monthly payment will be \$200 (23.30% APR).

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	1.50%
\$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

24 mo., \$1,000 and up	4.50%
36 mo., \$1,000 and up	4.00%
60 mo., \$1,000 and up	4.00%

* 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.

➤ RSL SUITE TICKETS DRAWING

Thanks for all of the members that participated in the RSL suite tickets drawing. It was fun hanging out and snacking with the lucky winners.

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

Inside Vestibule ATM
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