

Valley Views

A Newsletter for Wasatch Peaks Credit Union Members Since 1930

Landscape photo: © 2019 Gina Herbert at trailspixposed.com Images used by permission.

President's Message

What is a Home Equity Line of Credit? The equity of a home is the difference of the home's actual value and how much the homeowner owes on the mortgage. A Home Equity Line of Credit (HELOC) acts like a second mortgage and people can use the loan proceeds for a variety of different needs. This is a normal line of credit that is similar to a credit card, where you can borrow money as needed up to a certain limit. Most of the time, the loan proceeds are used for major expenses, like home improvement, debt consolidation, and education. However, it is important to understand that the lender can foreclose on the home if the loan is not paid, since the collateral for the loan is the home.

I have a HELOC and it has come in handy for me in doing home improvements. My wife and I have taken the opportunity to do remodeling on our house over the years, always using the HELOC. We love the flexibility that it affords. When we decide to make changes, it is always there, saving us time during the process and pains of getting a new real estate loan. If this sounds like something that would be useful to you, please give our specialists at Wasatch Peaks a call so we can "exceed your expectations."

Bruce Bunnell



National Credit Union Youth Month

- ★ April is National Credit Union Youth Month! Help your kids start learning good financial habits by opening a MONEY MOO\$E Kid's Club Account at any Wasatch Peaks branch. Learn more about our Kid's Club Accounts from our very own MONEY MOO\$E!
- ★ Wasatch Peaks wants to help you and your kid prepare for what comes next. That's why we're now offering Banzai, a "choose your own adventure" game that prepares you for life's hardest financial decisions. All three Banzai courses—Junior, Teen, and Plus—take kids, teens, and adults through scenarios in a fun, lifelike simulation to learn about the importance of money management. To start your adventure, visit www.wasatchpeaks.learnbanzai.com.

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Get Away to Disneyland

The wait is finally over! Star Wars: Galaxy's Edge is coming to the Disneyland Resort starting May 31, 2019. Don't miss your chance to experience new attractions like Millennium Falcon: Smuggler's Run and Star Wars: Rise of the Resistance. Plus, you'll also be able to enjoy unique dining and shopping locations like Oga's Cantina, Docking Bay 7 Food and Cargo, Ronto Roasters, Dok-Ondar's Den of Antiquities and so much more. With so much to do and see, you'll want to have enough time to experience this brand-new Galaxy Far, Far, Away!

Luckily, Wasatch Peaks Credit Union has partnered with Get Away Today to give you the best price for your Star Wars: Galaxy's Edge vacation. Not only will you be able to save big on discount Disneyland tickets and hotel stays, but you'll also be able to plan ahead for this summer's most anticipated event. With Get Away Today's interest-free Layaway Plan, you can book your galactic getaway for just \$175 down!

To book, visit getawaytoday.com or call 855-GET-AWAY to speak to a travel expert directly. Don't forget to mention that Wasatch Peaks Credit Union sent you! 🏔️

Upcoming Events

April

- 13 - Corporate Shred Day
- 15 - Tax Day
- 21 - Easter Sunday
- 22 - Earth Day

May

- 12 - Mother's Day
- 18 - West Haven Shred Day
- 27 - Memorial Day

June

- 15 - Roy Shred Day
- 16 - Father's Day
- 21 - Summer Begins

Enjoy Member Discounts

★ Beat the Tax Deadline and Save up to \$15 on TurboTax

Have you filed your taxes yet? TurboTax is standing by and ready to help. You can still easily beat the April 15th deadline and get your maximum refund with TurboTax®. TurboTax is up to date on the latest lax laws and guarantees 100% accurate calculations. Take advantage of saving up to \$15 off TurboTax for Wasatch Peaks members! To access the member discount and other amazing offers, click on the TurboTax web banner located on the Wasatch Peaks website. [Start today and save!](#)

★ DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The BENefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with Sprint®! Visit LoveMyCreditUnion.org/Sprint for all the details and special offers. 🏔️



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Wasatch Peaks 2019 Board of Directors

Wasatch Peaks Credit Union members elected four Directors in the Board of Directors election. There were six candidates running for four Board seats. Bill Frye, Cindi Hellewell, Randy Rounds, and Todd Skeen were elected to three-year terms on the Board of Directors. Wasatch Peaks thanks Board candidates Max Ferré and Kimbal Hale for seeking an opportunity to serve on the all-volunteer Board of Directors.

Each of the eleven members of the Board is elected by members of Wasatch Peaks Credit Union and are respected members of our community. We are proud to have them represent Wasatch Peaks Credit Union.

We thank all of our volunteer officials for their service and leadership; they are instrumental to the continued success of Wasatch Peaks Credit Union. We would also like to thank all members for participating in electing their Board of Directors for Wasatch Peaks Credit Union. 🏔️



Nanette Combe



Brad Egbert



Michael E. Enz



Bill Frye



Cindi Hellewell



Ronald Hill



Gary McDaniel



Mark Ramsey



Randy Rounds



Todd Skeen



Curtis E. Smout

Wasatch Peaks 89th Annual Meeting



Our 89th Annual Meeting was an exciting event held at Walker Cinemas in North Ogden. Over 1,300 members were welcomed to the event in the lobby, where they received a gift and a ticket for the prize drawings, along with popcorn and a drink. Our members and their families enjoyed a private screening of either *How to Train Your Dragon 3* or *Captain Marvel*.

Thanks to all who attended and made this special night a success! As always, the board members, management, and staff of Wasatch Peaks Credit Union were delighted to show appreciation to our members by giving away over \$2,000 in cash and hosting an event that members of all ages could enjoy. 🏔️



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RV Loans for your family road trip with rates as low as

4.25% APR*



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*Annual Percentage Rate, On Approved Credit (OAC). Rates subject to change based on loan-to-value. This is our best rate, your rate may be different depending on credit score and underwriting criteria.

Add flexibility to your life!

Home Equity Line of Credit

2.99% / 5.75% APR* APR*

Introductory 6 Month Fixed Rate APR

Variable Rate after Introductory Period



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NMLS# 631141

*Annual Percentage Rate (APR), On Approved Credit (OAC). Rate as low as 2.99% Fixed Rate is for the introductory 6 month term. Home Equity Line of Credit (LOC) is a variable rate with a 10 year term. After 6 months, rate changes to 5.75% Variable Rate APR as of 4/1/2019. This is our best rate, your rate may be different depending on credit score and underwriting criteria. Home must be under 80% Loan-to-Value (LTV). Consult a tax advisor for tax benefits. Member eligibility required. Rate and offer subject to change monthly with a maximum rate of 18% APR.

Get pre-approved for an Auto Loan!

as low as

3.75% APR*

36 MONTHS



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*Annual Percentage Rate, On Approved Credit (OAC). Rates subject to change based on loan-to-value. This is our best rate, your rate may be different depending on credit score and underwriting criteria. Limited time offer. **Maverik Gift Card is based on your loan amount. \$50 for loans greater than \$15,000 and \$100 for loans greater than \$25,000. Offer valid only for new loans or refinances from another financial institution made directly with Wasatch Peaks.