



Valley Views

A Newsletter for Wasatch Peaks Credit Union Members Since 1930

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President's Message

Wasatch Peaks Credit Union is committed to the health and safety of our members, employees, and volunteers. Never has this commitment been more important than during the current coronavirus (COVID-19) pandemic. Over the past month, we have taken the necessary steps to continue providing critical financial services to our members, while limiting the potential spread of the coronavirus. We have temporarily closed our branches inside of the McKay-Dee Hospital and the Browning Headquarters in Mountain Green. In addition, we have closed the lobbies in our five full-service branches to help protect our employees and members. We continue to offer full services to our members through the drive-thru lanes at our branches, through our Member Service Center at 801-627-8700, and through our Online Banking at wasatchpeaks.com and our Mobile Banking apps. These electronic services provide 24/7 account access, along with the ability to transfer money, deposit checks, and apply for loans.



We know this pandemic has disrupted everyone's life in some way. During these difficult economic times, Wasatch Peaks is here for you. We have several options available to assist our members, including:

- **Free Financial Counseling:** Our [Balance Financial Fitness Program](#) is offered free to all members on our website or at 888-456-2227.
- **Free Skip-a-Payment:** We are currently waiving our \$25 fee to skip a loan payment. Please call a member service representative at 801-627-8700 to see if you qualify.
- **Loan Options:** Wasatch Peaks has several loan options to help during this time of economic uncertainty.

I want to personally thank our employees and volunteers for their dedicated service during this difficult time. We will continue to adapt our operations as needed during this outbreak, always keeping the needs of our members as our top priority. Credit unions were founded on the principle of "People Helping People" and this philosophy will carry us through this crisis. Thank you all for your loyalty to and support of Wasatch Peaks Credit Union! 

Jeff Shaw
President/CEO

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Coronavirus Statement

Wasatch Peaks Credit Union is committed to the wellness of our members, staff, and volunteers. We especially want to ensure that our members, staff, and local communities are physically well amid the concerns about the spread of the coronavirus (COVID-19). We also want to look after the financial wellness of our members and want you to be assured that Wasatch Peaks Credit Union will assist in meeting the financial needs of members affected by the coronavirus.

Our first priority remains keeping Wasatch Peaks employees and members safe and well-informed while doing what we can to limit the potential spread of illness. We are monitoring the day-to-day developments and will continue to communicate any pertinent updates with our members. At this time, Wasatch Peaks will continue to operate with our normal business hours.

Consider Banking from Home:

Wasatch Peaks' business hours are modified to fit current guidelines to keep our members and staff safe. To view our most up to date business hours, please visit our website. We do also have tools that you can utilize to access services, encompassed within our free Online Banking and Mobile Banking services.

With these services you can:

Monitor Accounts: Keep tabs on your account balances and verify your transactions.

Transfer Money: Manage your money between accounts.

Deposit Checks: Utilize Mobile Deposit in our app.

Apply for Loans: Apply online for Home, Auto, and RV Loans.

Live Chat: Enjoy customer service from a live representative during business hours.

Financial Education: Gain financial knowledge and skills.

You may also call our Member Service Center at 801-627-8700 during business hours.

How You Can Help:

- Please do not come to the Credit Union if you are sick.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Wash your hands often with soap and water for at least 20 seconds.
- Clean and disinfect frequently touched objects and surfaces.
- Cover your cough or sneeze.
- Consider getting cash at our ATMs.
- Consider utilizing cards as an alternative to using cash.

This is a proactive measure that Wasatch Peaks is taking to help reduce the spread of COVID-19 and other illnesses among our members. We appreciate your cooperation in helping to keep our staff, members, and community as safe as possible. 🏔️



Annual Meeting Update

We appreciate the continued patience and flexibility of our members as we move forward and continue to do what we can to minimize the spread of the COVID-19 coronavirus. Our Board of Directors has voted and enabled us to postpone our Annual Meeting to a later date to ensure that our staff and members will have limited exposure to others per current government recommendations.

Our Annual Meeting will be held **prior to September 30th**, with the specific date and time to be determined. Members will receive notice of the Annual Meeting at least 30 days prior to the date on which the event will be held. This event will likely be available to members via livestream and additional details and links will be provided at a closer date.

We are also looking forward to hosting a **separate movie night** event for our members and are excited for the opportunity to give back to our members. Once we can confirm that it is safe for our members and staff to participate in this event, we will reach out to members and provide details on location, date, and movie selections.

Again, we appreciate your understanding and assistance in keeping our staff and members as safe as possible while reducing the spread of the coronavirus in our community. 🏔️

Banzai Learning

Wasatch Peaks wants to help you and your kids make the most of your time at home! Banzai is a FREE “choose your own adventure” game that prepares you to make financial decisions. We all make money mistakes, and budgeting looks a lot harder than it has to be. That’s why we’re offering you this real-world financial wellness program, used by tens of thousands of schools nationwide.

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. In Banzai, you make choices and experience the consequences of your actions in an exciting and safe environment. Each course presents you with dilemmas and puzzles tailored to your age and situation.

To start your adventure, visit wasatchpeaks.learnbanzai.com. 🏔️

Get Away Today Spring Specials

Get Away Today spring specials make travel more affordable than ever. Take advantage of the Get Away Today Kids Spring Savings offer to save up to \$96 per 3-Day Disneyland Resort Child ticket* for travel now through most of May. Experience the Magic Happens parade, Disney Food & Wine Festival or the newly completed Star Wars: Galaxy’s Edge, all with big savings.

Wasatch Peaks Credit Union knows the importance of making memories with loved ones, so we encourage you to take advantage of the interest-free Layaway Plan offered by Get Away Today. For as low as \$175 down, you can book your next vacation. Book at www.getawaytoday.com or get personalized assistance by calling 855-GET-AWAY. When you book with Get Away Today, let them know Wasatch Peaks Credit Union sent you. 🏔️


*Valid for travel now through May 21, 2020.

Beat the Deadline and Get Special Savings on TurboTax

Have you filed your taxes yet? There's no need to panic, Wasatch Peaks Credit Union has teamed up with TurboTax® to make it easy to file on time - and get your biggest possible refund. PLUS, you can save up to \$15 on TurboTax federal products.

Simple filer? Homeowner? Investor? Freelancer or side-gigger? TurboTax has the right solution for your unique tax situation.

File with confidence, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with TurboTax Live.

Finish Now and **save up to \$15** on TurboTax federal products! 



*Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



More From Love My Credit Union Rewards - There's never been a better time to switch to Sprint.

Credit union members can get up to \$200 cash when you switch to Sprint. Plus, get \$100 annual loyalty reward and 25% off select accessories in Sprint stores.

Credit union members can try Sprint's improved LTE service for 30 days worry-free. Get their 100% Total Satisfaction Guarantee and see why Sprint is the right choice and will save you money.

It's easy, here's how it works:

- ★ 1. Switch to Sprint.
- ★ 2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards.
- ★ 3. In six to eight weeks, your cash rewards will be deposited directly into your account.

Visit LoveMyCreditUnion.org/Melvin to learn more. 

*Cash Reward: Via deposit. \$100/line, max 2 lines. Req. active. On eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of active. Loyalty Reward: Via deposit. \$100/yr./acct.

April

12 - Easter Sunday
22 - Earth Day

May

10 - Mother's Day
25 - Memorial Day

June

14 - Flag Day
20 - West Haven Shred Day
20 - Summer Begins
21 - Father's Day

BALANCE Financial Resources

Your Path to Financial Fitness Starts Here

At Wasatch Peaks Credit Union, we care about your financial wellness. That's why we've partnered with industry-leading BALANCE to provide you with free access to expertly-crafted financial education and resources to help with your fiscal matters. And should you need, BALANCE can assist with confidential, no-cost financial counseling services to help you develop a sensible budget managing spending and debt. For all your financial life stage changes and more, Wasatch Peaks – in partnership with BALANCE – are here to help.


Counseling Services

BALANCE can assist Wasatch Peaks members with coaching programs that can help guide you towards financial success, especially in times of change or financial hardship.

BALANCE counselors provide quality service – meeting standards that include accreditation and certification. These confidential counseling services cover a variety of topics at no-cost to you. These counselors can assist you as you learn more about debt and budgeting, student loans, and how to navigate home or rental ownership. To learn more about these services or to get started with a counseling program, please click [here](#).

Online Tools

BALANCE also provides online resources and tools for our members and their financial literacy. There is an assortment of tools available to help you learn about a variety of financial topics.

Learn more how to manage debt, make car or home purchases, understand your credit score, and much more. Read articles, watch videos, or listen to podcasts as you grow your financial understanding. Stay updated with online newsletter and utilize calculators to anticipate and plan for the future. To get started and jump into learning with BALANCE, click [here](#). 



Helping members with low rate auto loans!



rates as low as

2.89% APR*

New • Used • Refinance

90 DAYS NO PAYMENTS



*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. Refinance must be from another financial institution.



WASATCH PEAKS
CREDIT UNION
Reach your peak!™

wasatchpeaks.com

Coronavirus COVID-19 Pandemic Assistance Free Skip-A-Pay
Submit this form to Wasatch Peaks to skip your loan payment.

Name _____ Account # _____ Phone # _____

YES! I would like to skip my loan payment(s). (Mortgage, Home Equity Line of Credit and Visa® Card payments are not eligible.)

Loan Number/Suffix	Collateral	Month to be Skipped	Is Your Payment on Auto Transfer?	
_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No	For Office Use Only Partial Payment _____ Auto Transfer Stopped _____ Processed by: _____ Date: _____
_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No	
_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No	
_____	_____	_____	<input type="radio"/> Yes <input type="radio"/> No	

I understand that skipping my payment will extend my loan(s). This will not affect my payment record since the skipped payment will be added to the end of my loan(s). Interest will continue to be calculated on the outstanding balance. Payments will resume respectively. I also understand that, if applicable, credit insurance coverage will expire on the original loan maturity date.



Borrower _____ Date _____ Co-Borrower _____ Date _____

*Eligible loans must be in good standing at the time of the skip, interest will continue to accrue. Payment will be added to the end of the loan term. Call (801) 627-8700 for more information.

Get to work on your home!

Home Equity Line of Credit

1.79% / 4.99% APR*

Introductory 6 Month Fixed Rate APR Variable Rate after Introductory Period

NMLS# 631141

*Annual Percentage Rate (APR): On Approved Credit (OAC). Rate as low as 1.79% 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 4.99% Variable Rate APR as of 04/01/2020. 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 away to the Great Outdoors!

RV Loans

rates as low as

4.25% APR*

*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.