



# Valley Views

A Newsletter for Wasatch Peaks Credit Union Members • Since 1930



Landscape photo: © 2018 Gina Herbert at trailsexposed.com Images used by permission.

## President's Message:

### Advancements in Technology




C. Blake Burrell

I have mentioned in the past how beautiful the world has become because of technology that gives us so much convenience in our lives. It amazes me that I can get on my computer, find the wedding registry



CardNav By CO-OP

for my neighbors' children, buy them something for their wedding and have it delivered directly to their house without ever leaving the comfort of my kitchen table. Life could not be better. However, whenever we have excellent things, it seems that people always try to figure out a way to steal from the system. We see exactly that in the world of credit cards, as fraudsters go to great lengths to take credit card information and try to compromise your information so they can commit fraud and steal your hard earned cash. To combat this, Wasatch Peaks has invested in a product called CardNav. With this, you will receive real-time alerts of all purchases on your card. These alerts come immediately as the purchase completes, and if you did not make the purchase, you could turn the card off. You can do all of this on your smartphone. Using CardNav allows you to be directly involved in knowing all of the transactions on your card and whether they are legitimate. There is a report that states "Card controls provide multiple benefits by enlisting potentially millions of cardholders in the fight against fraud, but only by making the provision of card controls one of its key priorities." This product is free to all members, and I would encourage you to take the time to download it from Google Play or the App Store on to your phone, so you can have its benefits and also help us fight the fraudsters. 

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# Wasatch Peaks GroupBuy

Did you know that Wasatch Peaks Credit Union wants to help you reach your peak in more ways than just with financial services? If you are building a business, running an event, gathering the family, or promoting your services, we are here to help you. Our marketing team is now part of your marketing team! We have made it possible for you to put your Logo on a variety of promotional products! Think about Wasatch Peaks the next time you need logoed products for:

- Business Promotions
- Family Reunions
- Community Events
- Youth Camps
- Group Vacations
- Recreational Team Gear
- and More!

Extend your brands reach. If you need t-shirts for a big event, or cute jackets for your favorite clients, we have you covered.

Our selection of promotional products range from retail-quality items to less expensive incentives that you can give out. We would love to help you find that perfect item that represents your company.

Get printed materials that truly represent you and your organization at every point. From your business cards to the wrap on your vehicle, we can help you have continuity.

We believe that great products can produce incredible results. With more than 1 million products, we have something for everyone! Let's chat and we can help you pick the perfect product to help you Reach Your Peak! 🏔️

A vibrant photograph of a young child wearing a colorful bucket hat and a striped shirt, sitting on a sandy beach. The child is holding a red shovel and is smiling. In the background, there is a large sandcastle with red flags on top. The ocean is visible in the distance under a clear blue sky.

**Skip-a-Loan Payment**  
Give yourself a Summer break!

**WASATCH PEAKS**  
CREDIT UNION  
Reach your peak!  
[wasatchpeaks.com](http://wasatchpeaks.com)



## Member Appreciation Party!

This year, Wasatch Peaks Credit Union brings to you a Member Appreciation Party free of charge!

- North Shore Aquatic Center
- August 14th, from 7 to 9 PM
- Food Included! Hot Dogs and other treats!
- Members and their family can RSVP up to 5 individuals on our website, starting mid July!
- Meet and interact with those who run Wasatch Peaks!
- Come for games, prizes, giveaways and more!



## Enjoy the Debut of Pixar Pier and the Beginning of the Halloween Parties!

This summer at the Disneyland Resort is sure to be an "Incredible" one! With the most spook-tacular time of year just around the corner, 2018 is a year you won't want to miss. Because everyone here at Wasatch Peaks Credit Union want to make sure you experience all of the fun, we've partnered with Get Away Today to let you enjoy "The Happiest Place on Earth" at the best price.

Guests can now experience Disney California Adventure's newest addition, Pixar Pier. This re-imagined land is filled with thrilling attractions, delicious treats and endless fun for everyone! Here, you can explore four new neighborhoods inspired by beloved Disney-Pixar movies. Experience Incredibles Park, Toy Story Boardwalk, Pixar Promenade and Inside Out Headquarters. Go on a high-speed adventure at the Incredicoaster, meet your favorite Pixar pals and end your perfect Disney day at the Lamplight Lounge. Pixar Pier is nothing short of well, "super"!



Starting on September 7, 2018, you can celebrate the spook-tacular magic in both Disneyland Park and Disney California Adventure earlier than ever before. With seasonal décor, delectable treats and frightfully fun ride overlays, you'll be able to have the most memorable Halloween yet!

With so much excitement to experience throughout the year, you'll want to be sure to take advantage of Get Away Today's Layaway Plan. For just \$125 down, Get Away Today makes vacationing more flexible and affordable than ever before. To book your 2018 Disneyland vacation, visit [getawaytoday.com?referrerid=888](http://getawaytoday.com?referrerid=888) or call 855-GET-AWAY to speak to one of their travel experts directly. Make sure to mention that Wasatch Peaks Credit Union sent you! 🏔️



## Free Community Shred Days

### PROTECT YOUR IDENTITY

Come and shred your old documents and papers!

Things to Shred:

- Anything with your name
- Account number
- Social Security Number
- Birthday
- Passwords and pins
- Signatures
- Maiden name
- Medical or legal information



Come join us for free treats and prizes!

Mark your calendars, there are only three left!

July 21 • 10 a.m. – 12 p.m.  
Roy Branch

August 18 • 10 a.m. – 12 p.m.  
Corporate Branch

September 15 •  
10 a.m. – 12 p.m.  
Ogden 10th Street Branch

## Get Exclusive Discounts from Love My Credit Union Rewards

### Wasatch Peaks Members Get Cash Rewards, Deep Discounts and Exclusive Savings

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:



- Get a \$100 cash reward for each new line you activate with **Sprint** up to 3 lines. Plus, get a \$50 cash reward every year for as long as you are a **Sprint** customer.\*
- Save up to \$15 on **TurboTax** federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the **TruStage** Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop.

Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to start saving today! 

**Follow and interact with Wasatch Peaks on social media!**



# How can your Credit Score Affect your Mortgage Qualification?

## Credit Score Ranges

500-520: Minimum Qualification Range

500-579: .17% of borrowers are in this range (sub-prime)

580-619: 2.07% of borrowers are in this range (near-prime)

620: Minimum for mortgage insurers

620-679: 41.56% of borrowers are in this range (prime)

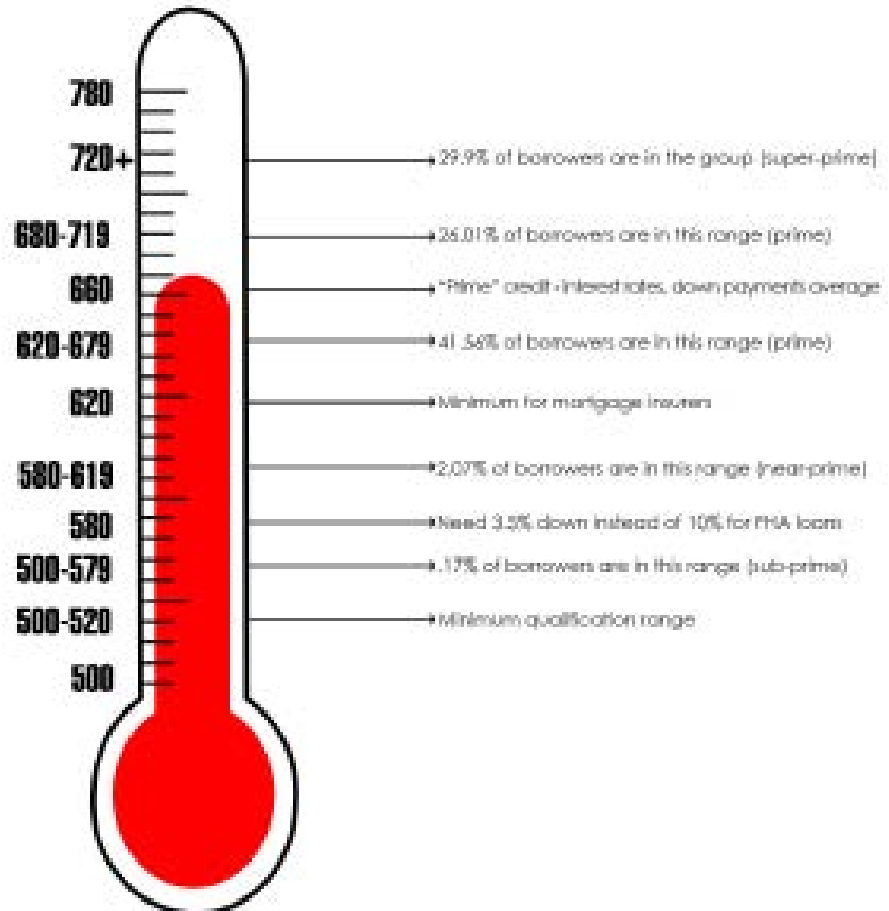
660: "Prime" credit - interest rates, down payments average

680-719: 26.01% of borrowers are in this range (prime)

720+: 29.9% of borrowers are in this group (super-prime)



## How Can Your Credit Score Affect MORTGAGE QUALIFICATION?



## Things to Keep in Mind



## cash back shopping.

earn money while you shop with love to shop.



♥ to shop

## online stores galore.

Love to Shop is a fun and easy way for credit union members to earn cash back when you shop online at over 1,500 of your favorite stores. Every time you earn \$16 or more in cash back from your purchases, you'll receive a check with the cash back you earned!

Shop using your credit union credit card and save even more money with the great low rates!

Sign up today for free with Love to Shop at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to start getting this exclusive cash back offer.



## The Summer of Hundreds with Sprint



It's summer lovin' for Wasatch Peak Credit Union members. When you switch to Sprint®, you can get up to \$300 in cash rewards for activating new lines.\*

That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!



During The Summer of Hundreds, you get:

- Up to \$300 in cash rewards for new lines activated with Sprint\*
- \$50 loyalty cash reward every year for each line activated or transferred\*
- Current Sprint customers receive a \$50 cash reward for lines transferred into the program\*
- 25% discount on eligible accessories

\*Three lines total, including all activated and transferred lines.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer and mention that you're a credit union member
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account. 🏞️



# Make your home better!

## Home Equity Line of Credit

# 1.99%<sup>APR\*</sup> / 5.25%<sup>APR\*</sup>

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 1.99% Fixed Rate in the Introductory Period. Home Equity Line of Credit (HELOC) is a revolving rate with a 10 year term. After 6 months, rate changes to 5.25% Variable Rate (APR) plus 1.00% spread. Rates are subject to change. Offer subject to change. Member eligibility required. Wasatch Peaks is not affiliated with The Home Depot®. The Home Depot® is not a sponsor of this promotion. The Home Depot® is a registered trademark of Home Depot, Inc.



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CREDIT UNION  
Reach your peak!™

wasatchpeaks.com • 855.450.1919

# Save more on your mortgage

Call us today for a great, low rate mortgage. Get a \$250 Home Depot Gift Card with loan closing!



- First Mortgage
- Purchase
- Refinance
- Conventional
- Construction
- FHA
- VA
- USDA



NMLS# 631141

On Approved Credit (OAC). \$250 Home Depot® Gift Card is given at loan closing. Offer subject to change. Member eligibility required. Wasatch Peaks is not affiliated with The Home Depot®. The Home Depot® is not a sponsor of this promotion. The Home Depot® is a registered trademark of Home Depot, Inc.



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# Do more of what you want to do!

## RV Loans

rates as low as

# 3.99%<sup>APR\*</sup>



\*Annual Percentage Rate (APR). 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.



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