



# Valley Views

A Newsletter for Wasatch Peaks Credit Union Members Since 1930

## President's Message

The long, hot summer of 2021 is finally behind us. As much as I love summer, I would prefer a little rain and slightly cooler temperatures. Here's hoping for a big winter to help alleviate the drought conditions in our State. Along with the shorter days and cooler temperatures comes back to school, football, and the Holiday giving season.




Here at Wasatch Peaks, we try to give back to the communities that support our credit union, our employees, and our members. We love participating in the summer city celebrations and parades... but our favorite time of year is the Holidays. It seems like the Holiday season brings out the best in people and businesses.

I am proud to serve with many community leaders on the Weber School Foundation Board of Trustees. This organization exists solely to provide teachers and students with supplies, educational tools, specialized training, science and math programs, field trips, and more. The Foundation has provided wheelchairs, speech machines, chair lifts, tricycles, and many other devices for children with special needs. The Foundation's major fundraiser each year is the **Christmas Tree Jubilee**. It is held each year at the Eccles Conference Center during the week of Thanksgiving. There is a Gala Dinner and hundreds of trees, and other items are auctioned off each year to raise funds for children in the Weber School District. Wasatch Peaks has participated and supported the Jubilee for the past 15 years and we encourage our members to stop by on Wednesday, November 24th and Friday, November 26th to kick off the Holiday Season for you and your families. Check out the Jubilee website by [clicking here](#).

We are also involved with the Ogden School Foundation and their **Fall Author Event** each year. This foundation does the same amazing work for the children in the Ogden School District. We also support The Boys & Girls Clubs of Weber-Davis and their **Scarecrow Extravaganza** each fall, which is their major fundraiser. We encourage everyone to get involved with local organizations such as these, there is so much need in our communities – especially this time of year.

We also have several internal programs for our employees and members to participate in each year during the Holidays. Our employees contribute to a **Sub for Santa program** throughout the year and provide gifts for 20 to 25 children each Christmas. We have a **Skip-a-Pay program** where, for a \$25 fee, our members can skip their December or January loan payments. This helps our members with their Christmas expenses and the credit union donates every dollar collected to local charities and foundations. Perhaps the biggest impact we make in the community each year is our **Warm the Soles** campaign. Each year, our members, employees, and local businesses donate money to purchase new shoes for school children in need. We work with our local school districts to identify schools with families in need. We purchase, wrap, and deliver the shoes personally. Last year, we raised nearly \$39,000, which provided 1,960 pairs of shoes for children from 13 of our local elementary schools.

I hope we can all look outside of ourselves this Holiday season and reach out to those in need. There are literally hundreds of organizations and programs designed to ease pain and suffering in our communities. If any of you are involved in one of these organizations, let us know how we can help. After all, we're all in this together. I hope you all have a safe and happy 2021 Holiday Season. 

 | Jeff Shaw  
President/CEO

## Table of Contents

President's Message . . . . .	Page 1	Benefits Plus® . . . . .	Page 4
Board of Directors . . . . .	Page 2	Warm the Soles. . . . .	Page 5
Annual Meeting/Member Party . . . . .	Page 3	Medicare Open Enrollment . . . . .	Page 6
Love My Credit Union Rewards . . . . .	Page 4	Current Offers . . . . .	Page 7

# Wasatch Peaks Credit Union Board of Directors

The elected members of our Wasatch Peaks Credit Union Board of Directors are instrumental to the continued success of Wasatch Peaks. Each of the ten members of the Board are respected members of our community and lead our employees to exceed expectations.

Each year, Wasatch Peaks hosts an election for our Board of Directors. This is a democratic process to ensure that our members have a say in the leadership of our credit union. First, there is a call for nominations where those interested in service can submit their resume and a photo. This is followed by the election where each member can vote for one of the nominees – one vote per member. Votes can be completed by mail, electronically on our website, and in person at a Wasatch Peaks branch. Once the election period is complete, votes are tallied up and our new leaders are announced at our annual Wasatch Peaks Annual Meeting.

Being a member of a credit union has many benefits, many of which are directly related to our Board. In contrast to a bank where the board of directors are paid, these are unpaid volunteer positions at our credit union. Rather than being profit driven and catering to shareholders, we can put our members first by providing a variety of products, great interest rates, and options to help improve the financial wellbeing of our members.

We are grateful to each of our volunteer officials for their service and leadership through the unanticipated trials and exceptional successes of our credit union. 🏔️



## A Call for Board of Directors Nominations

In accordance with Wasatch Peaks Credit Union Bylaws, there are four (4) seats on the Board of Directors to be filled. The following directors will have their terms expire in March 2022: Bill Frye, Cindi Hellewell, Todd Skeen, and Randy Rounds. The guidelines for nominations follow:

- ✦ All nominees must be members of Wasatch Peaks Credit Union in good standing.
- ✦ Nominees should be knowledgeable and interested in Credit Union services and benefits.
- ✦ Nominees should have personal time available to devote to Credit Union business, meetings, and research.
- ✦ Nominees must be able to attend the Board of Directors meetings held on the last Monday of each month.

All members seeking to be nominated for a Board position are required to complete a Nomination Application Form and submit it, along with a résumé and color photo, to the attention of the Nominating Committee no later than November 30, 2021. The application is available to download at [wasatchpeaks.com](https://wasatchpeaks.com). The Nominating Committee will file its nominations with the Secretary of the Credit Union by December 2, 2021. Nominations for vacancies may also be made by petition signed by one (1) percent of the Credit Union members, which currently equals 330 members. The petition must be filed with the Secretary by January 21, 2022. Wasatch Peaks members may vote electronically, by mail, or by casting a ballot at any Wasatch Peaks branch location beginning in February 2022. Any questions regarding the election or the duties and responsibilities of the Board of Directors may be directed to the Nomination Committee. The results of the 2022 election will be announced at the 92nd Annual Meeting. 🏔️

# 91st Annual Meeting and Member Appreciation Party

Thank you to everyone who attended our 91st Annual Meeting and Member Appreciation Party!

Our Annual Meeting was held on August 12th outside of the Roy Aquatic Center. Remarks were made by Chairman of the Board, Mark Ramsey, and our CEO and President, Jeff Shaw.

Following the Annual Meeting, our Member Appreciation Party took place in the Roy Aquatic Center. MONEY MOO\$E was there to welcome members and danced with some of the kids. Members enjoyed swimming, water slides, dinner, and prizes!

We are grateful for the opportunity to host an event once again for our members. We also appreciate the efforts of our Board of Directors and Wasatch Peaks staff who made this event possible. We are looking forward to hosting more events in the future to give back to our members! 🏔️



## October

- 11 - Columbus Day
- 21 - International Credit Union Day
- 31 - Halloween

## November

- 07 - Daylight Savings Ends
- 11 - Veterans Day
- 25 - Thanksgiving Day

## December

- 21 - Winter Begins
- 24 - Christmas Eve
- 25 - Christmas
- 31 - New Year's Eve


# Wasatch Peaks Member Discounts



There are more reasons than ever to love being a member of Wasatch Peaks Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Wasatch Peaks Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- ★ Savings up to \$15 on **TurboTax** federal products.
- ★ Exclusive access to home tech support and protection with **Asurion Home+**.
- ★ Members save on **SimpliSafe**, the #1 expert pick for home security.
- ★ Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- ★ Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- ★ Save 40% on a 1-year membership to **Sam's Club**.
- ★ Build your credit history with rent and save up to 30% with **Rental Karma**.
- ★ Save \$40 on **Calm**, the #1 app for meditation and sleep.
- ★ Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your Wasatch Peaks Credit Union membership gets you all these exclusive savings, and more at Wasatch Peaks Credit Union or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had. 

## Enjoy More From Checking With Benefits Plus®

Did you know that there are additional benefits available with your Wasatch Peaks Checking Account?

Benefits Plus® is now available to any Wasatch Peaks member with a checking account for just \$6 a month. This program provides you with opportunities to save money on purchases and travel, identity theft monitoring and protection, cellular care coverage, and more! These benefits are provided to you and your household family members, meaning your spouse and kids can also enjoy the savings and coverage.

Enjoying the benefits of a Peaks Perks Checking Account? Use the monthly dividends or cash back from your account to cover the cost of your Benefits Plus.

**Ultimate ID:** Enjoy peace of mind with credit monitoring by Experian, Equifax, and Transunion Credit Bureaus, dark web monitoring, access to a dedicated recovery advocate, and so much more!

**Cellular Care Coverage:** Receive coverage of up to \$1,000 annually for the repair or theft costs of your cellular device with this great program.

**Additional Benefits:** Other benefits include savings on travel services, entertainment, family benefits, retail, dining, gift cards, and more!

[Visit our website](#) or give us a call at **801-627-8700** to start saving! 

# Warm The Soles

Our annual Warm the Soles program is almost here, and we are so excited for this wonderful opportunity to provide shoes to local children!

This program allows us to purchase socks and shoes for local children in our community. We work with local elementary schools who help us identify children who would benefit from the shoes and who ensure we purchase appropriately sized footwear. We then work with the team at the Nike® Factory Store in Farmington to get those shoes ordered. This is followed by the incredible experience of delivering the shoes to the elementary schools and the children.

In 2020, we experienced a record-breaking year, all thanks to donations from our members and community – **we were able to raise \$38,939** and had the opportunity to provide **nearly 2,000 pairs Nike® shoes!** This year we will be providing shoes to children from Burch Creek, Heritage, James Madison, Lincoln, Municipal, New Bridge, North Park, Odyssey, Riverdale, Roosevelt, T.O. Smith, and Washington Terrace Elementary Schools.

We are now preparing for our upcoming holiday season and the opportunity to give back to these young students, especially during a time that has been so difficult for many. We appreciate any contribution made by our members and community, as any amount can make a big difference! Donations can be made at any Wasatch Peaks branch beginning November 1st by filling out our Warm the Soles donation form or [through our website](#). Help us make a difference in these young lives! 🏔️



## Help us make a difference in a kid's life this Winter!

### WARM THE SOLES

Please join with Wasatch Peaks to donate over 2100 pairs of new shoes to needy, local elementary school children! Your tax-deductible donation this holiday season will keep a child's feet warm and dry this winter! Thanks for your generosity!

**Yes! I want to make a difference!** Please transfer the following from my account:

- \$75 (3 Pair)  \$50 (2 Pair)  \$25 (1 Pair)
- Other \$ \_\_\_\_\_

Name: \_\_\_\_\_

Account #: \_\_\_\_\_

Checking  Savings Date: \_\_\_\_ / \_\_\_\_ /2021



# Medicare Open Enrollment



Medicare Open Enrollment is here! As a member of Wasatch Peaks Credit Union, you have access to a no-cost, no-obligation consultation with our partner, MedicareCU. We want to make sure that you know your Medicare changes for next year and how to maximize the Medicare benefits that you have earned.


Medicare open enrollment is the time to schedule your consultation. The enrollment period is October 15th – December 7th. There are many Medicare options available this year, and the right choice could SAVE you hundreds of dollars each year.

Medicare coverage takes effect for most people at age 65. If you're interested in joining, switching, dropping your coverage with a Medicare health plan, drug plan, or Medicare Advantage plan, open enrollment is the time to do so.

Over time, Medicare has become increasingly complicated, with many interlocking parts. These parts offer a variety of health care coverage, ranging from hospital insurance, medical insurance, and drug coverage.

Consultations can be made over the phone or in person at your local branch

- \* Receive a no-cost healthcare review
- \* Ensure your prescriptions are covered
- \* Verify your doctors are in-network
- \* Review Dental, Hearing & Visions options
- \* Review plan premiums and changes to Medicare

For a private and individual review of your MEDICARE options, [click here to schedule your appointment](#), email [jamesa@wasatchpeaks.com](mailto:jamesa@wasatchpeaks.com) or call 801.627.8732 and talk directly to James Aoki, our designated Medicare Insurance Agent. You will not be charged for this information. 

*You will not be charged for this information. No cost no obligation. Not affiliated with any government agency. Information provided by Wasatch Peaks Credit Union in partnership with MedicareCU.*



## Has your Medicare plan changed for next year?

MedicareCU's insurance agents will help you find the right plan to fit your needs.

For more information, call James at 801.627.8732



**WASATCH PEAKS**

CREDIT UNION

**Reach your peak!™**

wasatchpeaks.com

*\*By calling this number you may speak to an insurance agent.*

# Get ready for your next adventure!

## Recreational Loans

rates as low as

# 3.99% APR\*



**WASATCH PEAKS**

CREDIT UNION

Reach your peak!™

wasatchpeaks.com

\*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.

## Choose the reward that fits your lifestyle!

### HIGH DIVIDEND

- 1.00% APY\* on balances up to \$10,000
- 0.25% APY\* on balances over \$10,000
- Refunds on ATM fees—up to \$10 per month

### CASH BACK

- 3% cash back on debit card purchases
- Up to \$6 in cash back each month\*
- Refunds on ATM fees—up to \$10 per month

#### It's easy to earn your rewards...

- Have at least 12 debit card purchases post and settle
- Log into Online Banking once per qualification cycle
- Be enrolled in eStatements

[JOIN THE REWARDS](#)



NCUA

\*Qualifications and rules apply. See Wasatch Peaks for details.

Add Benefits Plus® to your checking account to get more rewards and benefits than ever offered at Wasatch Peaks Credit Union!

- **Ultimate ID® Theft Protection**—the best program we've ever offered to help you avoid or repair identity theft.
- **Cellular Care Coverage**—Coverage is automatic. This program will reimburse up to \$1000 per year.
- **Health Savings**—Get discounts on valuable health care services (pharmacy, hearing care, vision, dental plan, etc) from some of the most trusted names.
- **Consumer Services**—Pet health insurance, family protection, 90-day purchase protection.
- **And Much More!**

Benefits Plus® offers more savings and security than any other plan in the market. Add it to your checking for a small monthly fee of just \$6.00.

Visit a Wasatch Peaks location, contact us at 801.627.8700, or click [wasatchpeaks.com/benefitsplus](http://wasatchpeaks.com/benefitsplus) to enroll now!

**BENEFITS**  
*Plus*

