



Valley Views

A Newsletter for Wasatch Peaks Credit Union Members Since 1930


President's Message

Let me start by wishing you all a Happy New Year's. Last year was certainly an improvement from 2020... let's hope 2022 is even better. It's hard to believe we are still dealing with the pandemic as we head into the new year, but we've learned a lot over the past two years and seem to be dealing with it a little better.

The start of a new year is a popular time for resolutions. We all make some, if not all, of the usual ones like exercise more, lose weight, get organized, travel more, save money... you know the list. According to one study, 50% of Americans set an exercise-related resolution each year. By February, 4 out of 5 people have ditched these resolutions entirely. It turns out habits are extremely hard to break.

Besides these usual suspects, there are other resolutions we can make... and maybe even keep. Maybe we could all try to be more kind to others this year. Text a friend, call your parents, post positive messages on social media. As society becomes more combative and hostile, spreading a little positivity certainly can't hurt. We could also set a goal to be more environmentally conscious in 2022. We can start with little things like donating clothes, carrying reusable bags to the grocery store, purchasing eco-friendly metal straws, and recycling as much as possible.

The pandemic has changed much about the way we live. Daily routines have been altered, financial pressures have increased, feeling of isolation and despair are on the rise. Information overload, rumors, and misinformation can make us feel out of control. All of this has resulted in a significant uptick in mental health disorders, including anxiety, depression, and addiction. Taking care of our mental health has never been more important. There are self-care strategies we all can use, such as getting enough sleep, exercise, eating healthy, limiting screen time, and finding ways to relax and unwind. Many people benefit from practices such as deep breathing, yoga, mindfulness, or meditation. Reading a good book or taking a hot bath can help as well.

Here at Wasatch Peaks, while we can't help very much with your fitness goals, we can help by getting your finances "in shape." We have a number of savings and investment products available for our members, along with financial planning services. Loan rates are still at historically low levels, and you won't find lower loan rates than ours. We have full-service mortgage and commercial departments to go along with all the consumer products you'll ever need. Financial habits can be just as difficult as other habits to change. Please let us know if we can help. 




Jeff Shaw
President/CEO

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Giving Back to Local Schools


Here at Wasatch Peaks, we love opportunities to give back to our community, especially after the past couple years that have been difficult for many members of our community. At the end of 2021, we had the amazing opportunity to donate \$500 to local elementary and junior high schools! 



Wasatch Peaks 92nd Annual Meeting

Mark your calendars, our Wasatch Peaks Annual Meeting is back on Thursday, March 24th!

The Annual Meeting will begin at 6 pm and will be held once again at Walker Cinemas 6 in North Ogden. Join us for a brief business meeting, following by prizes, treats, and a movie!

Updates will be shared on our website, through email, and on our social media pages. More information and registration options will be available soon. 

January

- 1 - New Years Day
- 17 - Martin Luther King, Jr. Day

February

- 2 - Groundhog Day
- 14 - Valentine's Day
- 21 - President's Day

March

- 13 - Daylight Savings Begins
- 17 - St. Patrick's Day
- 20 - Spring Begins
- 24 - 92nd Annual Meeting

Banzai Financial Literacy

Wasatch Peaks has partnered with Banzai to provide **FREE** financial literacy programs and resources for our members!

Banzai offers a library of **articles** covering financial topics to help you at any stage of life. Specially designed **calculators** can help you budget, estimate payments, and plan for your future. Banzai has also recently released a special **Coach tool** to help guide you through your financial research to help you make informed decisions that best fit your needs. Covering topics from loans to retirement to online safety, there's a Coach session available.

Banzai also offers a “**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.

To start learning, visit wasatchpeaks.learnbanzai.com. 🏔️

Thank You for Warming the Soles!

Thank you to all our members who contributed to our Warm the Soles program this year!

Warm the Soles has been a meaningful opportunity for us to help out our community, especially the 1,580 young students who received shoes and warm clothing. This program is made possible by the donations from our members, businesses, and local community and the hard work of our employees. We broke all previous donation records and were able to raise over \$50,830 in donations! 🏔️




Enjoy 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+**.
- ✦ Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- ✦ 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. Check them out and start enjoying credit union member benefits you never knew you had. 


Special Member Tax Savings

Save on TurboTax® and H&R Block® This Tax Season

Get the tax help you need and special member savings with TurboTax and H&R Block.

TurboTax – File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a credit union member you can save up to \$15 when you file with TurboTax.

[Get started with TurboTax today!](#)

H&R Block – Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member first-time filers receive \$25 off their expert tax prep, and returning customers get the Tax Identity Shield® add-on. [Get your H&R Block coupon now and save!](#) 



*Visit <https://taxservices.lovemycreditunion.org> for TurboTax and H&R Block offer details and disclaimers.



A Special Offer for Wasatch Peaks Members

Enjoy Benefits Plus[®], now available with your Wasatch Peaks Checking Account!

Wasatch Peaks is excited to offer benefits exclusively available to members with Checking Accounts. For only \$6 a month, you can opt in to [Benefits Plus[®]](#), a unique program which allows you and your family to save money on products and services you use every day.

Your membership in Benefits Plus[®] will reap rewards quickly, as you begin to save money on purchases for travel, groceries, restaurants, movies, prescriptions and much more. Including:


Ultimate ID

With Ultimate ID, you can rest easy knowing you have daily credit monitoring by Experian, Equifax, and TransUnion Credit Bureaus.¹

- * Alerts you when a creditor requests your report at TransUnion.
- * Dark Web Internet Monitoring provides alerts on known historical breaches from the last 10 years.
- * Record critical information you may need to access in the event of a lost or stolen wallet.
- * Receive monthly alerts when a new score is available to view.
- * Access to 3G fully managed identity fraud research, remediation and recovery services. Professional recovery advocates will manage your recovery process to help restore your name and credit to pre-event status.
- * Recovery Advocates will assist you in addressing and replacing personally identifiable information.

Cellular Care Coverage

This program will reimburse you up to \$1,000 for the cost associated with repairing your device.² Cellular repairs include:

- * Accidental Damage (including cracked screens)
- * Water Damage, including immersion
- * Drops, Mechanical Malfunction
- * Electrical Malfunction
- * Battery, Service Cost (Labor is included)
- * Theft, Burglary and Robbery – proof of loss (Police report) required.
- * Deductible Cost for other insurance 

¹Credit Monitoring and the ULTIMATE ID[®] program begins when you successfully validate your identity. To complete the activation process, an active email address is required. To report an identity theft incident or for assistance obtaining your activation code, please call 877.279.6338 and speak with a dedicated ULTIMATE ID[®] recovery advocate. Certain restrictions and limitations apply. Visit [Benefits-Plus.org](#) for complete terms and conditions and program eligibility. No one can prevent all identity theft. The Benefits Plus[®] Membership Fee of \$6 applies whether or not you activate ULTIMATE ID[®] and whether or not you qualify for all its services.

²Reimbursements are subject to coverage limits and other restrictions apply.



Invite a Friend

to Wasatch Peaks Credit Union and you'll both be rewarded!

WASATCHPEAKSREWARDS.COM



Invite a friend to open a new checking account with us and you will both be rewarded! Simply share this invitation and follow these easy steps:

1. Print your name on this form and provide either your email or your mailing address.
2. When your friend opens a new checking account and mentions this referral, you'll both receive a certificate redeemable for a \$25 gift card or a variety of other rewards!



For rewards assistance:
wasatchpeaksrewards.com | 385-626-0755

Name: _____

Email: _____ OR

Address: _____

City: _____ State: _____

Zip: _____

Referral Code: _____

Federally Insured by NCUA

