



President's Message



Fall is here, and with it comes crisp mornings and early sunsets, and before long, winter will settle in. As we prepare our homes and cars for the colder months ahead, it's also a natural time to reflect on how we can prepare ourselves—both financially and as neighbors—for this season of giving.

Just as we check our cars, insulate our homes, and make sure our loved ones are safe during winter, it's also a good time to review your financial health. Whether it's planning for holiday expenses, saving for year-end goals, or making sure your accounts are in order for the months ahead, small steps now can make a big difference later. At Wasatch Peaks, we're here to help you with everything from savings and checking to loans and budgeting support, so you can enter the new year with confidence.

At Wasatch Peaks, the holiday season has always been our favorite time of year. It's a time when we see generosity and kindness at their very best. Each year, our employees contribute to a Sub for Santa program that helps provide gifts for children who might otherwise go without. We also offer our Skip-a-Pay program, giving members the option to skip a loan payment in November, December, or January for a small fee. This not only provides a little extra room in holiday budgets, but every dollar collected is donated to local charities, allowing us to extend the spirit of giving even further. Perhaps the most meaningful part of the season for us is our Warm the Soles campaign. With the help of our members, employees, and community partners, we are able to purchase, wrap, and personally deliver brand-new shoes to school children in need. Watching the joy and relief this brings to families is a powerful reminder of what can happen when a community comes together. Last year, we were able to provide 1,300 pairs of shoes, and this year, we hope to do even more.

When you choose to be a member of Wasatch Peaks, you are choosing more than just a financial institution—you are joining in efforts that touch lives and strengthen the very communities we all call home. We are grateful for your trust and support, and we look forward to continuing this tradition of giving with you.

From all of us at Wasatch Peaks, we wish you and your loved ones a warm, safe, and joyous holiday season. 

Jeff Shaw
President/CEO

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A Call for Board of Directors Nominations

In accordance with Wasatch Peaks Credit Union Bylaws, four seats on the Board of Directors are up for election. The terms of the following directors expire in March 2026: Brad Egbert, Mark Ramsey, MikeENZ, and Nanette Combe.

To be eligible for election, candidates must meet specific qualifications. These include having one year of good standing membership, no late payments, no losses to the Credit Union, and no conflicts of interest. For the full list of qualifications, visit wasatchpeaks.com.

All members interested in nominating candidates for Board positions must submit a complete Nomination Application Form, a résumé, and a color photo to the Nominating Committee by December 15, 2025. The application is available for download at wasatchpeaks.com.

The Nomination Committee will file its nominations with the Secretary of the Credit Union by December 19, 2025.

Alternatively, nominations for vacancies may be made by petition signed by one percent of the Credit Union members, which currently amounts to 314 members. The petition must be filed with the Secretary by February 2, 2026.

All applicants, including incumbents, must complete an Application for Nomination form and submit it to the Nominations Committee prior to the deadline established by the Committee. Nominations will not be accepted from the floor at the Annual Meeting. Wasatch Peaks members will have the opportunity to vote in person at the Annual Meeting in March 19, 2026.

Any questions regarding the election or the duties and responsibilities of the Board of Directors can be directed to the Nomination Committee. The results of the 2026 election will be announced at the Annual Meeting. 



October

13 - Columbus Day
Credit Union Closed
16 - International Credit
Union Day
31 - Halloween

November

04 - Election Day
11 - Veteran's Day
Credit Union Closed
27 - Thanksgiving
Credit Union Closed

December

25 - Christmas Day
Credit Union Closed



Get more for what you want to do!

1.5% Cash Back Visa® Platinum Card




WASATCH PEAKS
CREDIT UNION
Reach your peak!™

International Credit Union Day

Why do hundreds of millions of people worldwide choose credit unions? Because at its core, a credit union is a community of people who support one another. Each credit union puts an emphasis on providing service to its members and local communities. That local service—community by community—contributes to a global reach that touches more than 411 million members.

As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest. This October 16, Wasatch Peaks will join more than 74,000 credit unions from 104 countries to celebrate the 77th anniversary of International Credit Union Day.

Wasatch Peaks is thrilled to celebrate International Credit Union Day, recognizing the empowering role credit unions play in enabling members to take control of their financial futures, regardless of their life circumstances. This cooperative spirit has opened doors to life-changing opportunities for individuals worldwide, from those aspiring to start small businesses to owning their homes and everything in between.

Credit unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals. Please join us on October 16, 2025, members of Wasatch Peaks can visit any branch to enjoy a delightful treat and help celebrate ICU Day! 



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

WASATCHPEAKSREWARDS.COM



Warm the Soles at Wasatch Peaks

Experience the joy of giving this winter with the Warm the Soles initiative at Wasatch Peaks. Each year, we unite with employees, members and the community to raise funds for local children in need. In 2024, together we accomplished an incredible feat by raising more than \$52,000! We were able to deliver 1,300 deserving students with brand new shoes. This year, our mission is to deliver 1,300 pairs of shoes, and we cannot achieve it without your invaluable support.

As you contemplate your holiday giving, we invite you to be a part of this profoundly meaningful opportunity. Every contribution, regardless of its size, has the power to make a significant difference in the lives of these children. Starting November 1st, you can make a donation at any of our Wasatch Peaks branches or conveniently fill out our Warm the Soles donation form on our website at wasatchpeaks.com/warm-the-soles. Join us in leaving a lasting impact on the young lives in our community.

This year, we are proud to extend our support to children from the following Title I schools: Burch Creek, Heritage, Hillcrest, Liberty, Lincoln, Morgan, Municipal, New Bridge, Odyssey, Roy, Roosevelt, Valley View, and Washington Terrace Elementary Schools.

We express our deepest gratitude for the unwavering support of our members and the community. Without all of you, none of this remarkable endeavor would be possible. 🏔️



HELP US MAKE A DIFFERENCE IN THE LIFE OF A CHILD THIS HOLIDAY SEASON!



Donate Today

Please join with Wasatch Peaks to donate over 1,300 pairs of new shoes to local elementary school children in need! Your tax-deductible donation this holiday season will keep a child's feet warm and dry this winter! Thank you for your generosity!

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

☐ \$120 (3 Pair) ☐ \$80 (2 Pair)
☐ \$40 (1 Pair) ☐ Other \$ _____

Name: _____

Account#: _____

☐ Checking ☐ Savings Date: __/__/2025

Wasatch Peaks Business Checking Accounts

At Wasatch Peaks Credit Union, we understand that every business is unique and has specific financial needs. That's why we have designed our checking accounts to work seamlessly with the size of your business. No matter what stage your business is in, Wasatch Peaks has three business checking accounts to make managing your finances quick and easy.

Discover the wide range of Business Account options we offer to help you start, organize, manage, and grow your business. Our full suite of business services is designed to assist you in effectively managing your finances, allowing you to focus your attention on serving your customers and growing your business.

In addition to our Business Checking accounts, we also offer a variety of other financial products and services tailored to meet your business needs. Whether you need a Business Savings account, a High Yield Money Market account, Member Business Loans, Business Visa® Credit Lines, Merchant Services, or Online Banking, we have got you covered. We even provide seamless integration with QuickBooks, making it easier than ever to keep track of your financial transactions.

To be eligible for our Member Business Services, it is required that at least one account signer must be eligible to join Wasatch Peaks Credit Union. Learn more about the qualifications of becoming a member at wasatchpeaks.com.

With Wasatch Peaks, you can trust that your business finances are in good hands. Let us help you streamline your financial management so you can focus on what really matters – growing your business and serving your customers. Explore our Business Account options today and take the first step towards financial success. 🏔️

ASPIRE

*Great for start-ups
and small businesses*

VISTA

*Fits active businesses with consistent
volume (Includes benefits of Aspire)*

PINNACLE

*Perfect for businesses
with significant activity
(Includes benefits of Vista and Aspire)*



Keep extra cash in your pocket
with Holiday Skip-A-Pay!

- Skip your November, December, or January payment.
- Proceeds will benefit local charities.



Medicare Annual Enrollment

Medicare Annual Enrollment is here! As a member of Wasatch Peaks Credit Union, you have access to a no-cost, no-obligation consultation with a licensed Medicare Representative. 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 annual 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, annual 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 and can include the following: a no-cost healthcare review, ensuring your prescriptions are covered, verifying your doctors are in-network, a review of your Dental, Hearing & Visions options, and a review plan premiums and changes to your current Medicare plan.

For a private individual review of your MEDICARE options, click here to [schedule your appointment](#), email medicare@wasatchpeaks.com or, call 801.476.6363 and talk directly to Simon Pugh, our designated Medicare Insurance Agent. 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 the Center for Senior Benefits. 



Has your Medicare plan changed for next year?

Let our insurance agents help you find the right plan to fit your needs.

For more information,
call Simon at 801.476.6363



WASATCH PEAKS

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Reach your peak!™

wasatchpeaks.com/medicare

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