

THE CREDIT UNION FOR YOUR BUSINESS



Kerry Wahlen
President/CEO

USU Credit Union has invested significant resources into developing innovative business banking products with the low rates and fees you've come to expect from your Credit Union. Not only do we understand the local economic conditions, but we'll also take the time to understand the unique needs of your business.

Business Lending

Get the funding you need for new construction, commercial real estate, investment properties, and equipment loans. We also offer SBA Loans.

Business Visa Cards

More than ever, the key to transacting business is a Visa card. USU Credit Union has Business Rewards credit cards, business debit cards, corporate expense cards, and company purchase cards.

Business Reward Yourself Checking

Maximize your business account benefits by upgrading to Business Reward Yourself Checking. You will double your Extra Awards points, earn higher dividends on balances, and more!

Business Bill Pay

Processing your accounts payable is convenient and secure with our online business bill pay system. Set unique credentials and account access levels for each authorized user, schedule payments in advance, and easily transfer money between accounts and financial institutions.

Merchant Services

Accept credit cards, debit cards, ACH, and checks from your clients with confidence.

Payroll Services

Whether your business needs a full HR suite or a system to process ACH deposits, USU Credit Union has you covered.

Commercial Insurance

Through our partner Goldenwest Insurance Services, USU Credit Union offers a variety of coverage for businesses, including workers' compensation, umbrella insurance, property insurance, professional liability, commercial auto, general liability, cyber liability, and more.

Group Health Insurance

USU Credit Union has direct access to Goldenwest Health Insurance to provide customized benefit plans including group health, dental, vision, and life insurance.

If you're looking for a local partner to help you better manage and grow your business, our business experts are ready to meet with you. To learn more, visit usucu.org or send me an email at president@gwcu.org. We'll take care of you!





earn
3X
REWARDS
ON ALL PURCHASES

WITH THE USU CREDIT UNION VISA REWARDS CARD



Learn More at usucu.org

Earn triple points on all purchases made with your Goldenwest or USU Credit Union Visa Rewards Card from October 1, 2020 through December 31, 2020. Offer not valid on cash advances and balance transfers. Other conditions and eligibility requirements may apply.

CONSTRUCTION LOAN
AS LOW AS

3.75%
4.148%
APR FIXED

BUILD YOUR DREAM HOME

Don't let financing stand in your way. Build your dream home with a construction loan from USU Credit Union. We'll take care of you by providing low fees, in-house underwriting, and well-versed mortgage experts. Spend less time worrying about financing and more time building your future.

Benefits of a Construction Loan include:

- Up to 90% financing with a builder
- Owner-builder financing available
- 9- and 12-month construction terms
- One-time and two-time closing options
- Competitive rates*

*Rates and terms are accurate as of August 31, 2020 and are subject to change. One-Time Close Construction Loan 7/1 ARM: One-Time Close Construction long-term loan is a 30-Year 7/1 Adjustable Rate Mortgage (ARM). Stated rate is as low as 3.750%, Annual Percentage Rate (APR) 4.148% Rate example based on loan amount of \$350K, 680+ FICO, and 80% loan-to-value. Rate for construction period of loan is 3.750% Fixed.

USU Credit Union Information

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gwcw.org/presidents-blog

GOLDENWEST AMONG UTAH'S FASTEST GROWING COMPANIES

Goldenwest was recently honored as one of *Utah Business* "Fast 50 for 2020". Each year the publication names Utah's 50 fastest growing companies based on revenue data that is analyzed for year-over-year growth for the past five years.

"Our team's extraordinary efforts to fulfill the strategic growth plans set forth by the Board of Directors and Administration has resulted quick-paced, well-managed growth," stated Kerry H. Wahlen, Goldenwest President/CEO.

Among the Credit Union's most innovative projects spurring rapid growth in recent years is the organization's insurance services division.

"In launching Goldenwest Insurance Services, our goal was to provide affordable insurance options to members," continued Wahlen. "We researched the local market, and determined two things we wanted to do differently: 1) offer true insurance savings with deeper discounts available through multiple A.M. Best A-rated carriers; and, 2) add licensed Goldenwest insurance agents to every Credit Union branch for personalized, local service.

As anticipated, Goldenwest members have placed tremendous value on having their financial services and insurance all in one place...especially when they are saving up to 35% on premiums and getting better coverage on their homes and vehicles. The Goldenwest Insurance Services program is successfully on course, with hundreds of new policies added every month.

Wahlen credits Goldenwest's success to an intentionally cultivated work-culture that centers on collaboration and innovation.

"Last year when we were finalizing our 2020 strategic plan, it didn't include processing and funding 1,050 SBA Paycheck Protection Program (PPP) Loans for close to \$100 million in less than two months," commented Wahlen. "And yet, that's exactly what we did in April and May. It was a remarkable feat by our team."

This year's honor marks the second time Goldenwest Credit Union has made the list, ranking 44th in 2020 and 48th in 2018.

Utah
Business
FAST
50

NEED A LOAN? APPLY FROM HOME

With increasingly fast-paced lifestyles and busy schedules, going into a branch to take care of financial needs isn't always convenient.

Luckily, a variety of account functions can be performed on the USU Credit Union website, including applying for a loan. Online banking gives you 24/7 access no matter where you are.

The new online lending program gives you the flexibility to apply. Whether it is after hours, on a road trip, or in your free-time; applying for a loan has never been easier!

Current members can also apply using the mobile app, making it even more convenient when they are on the go or may not have access to a computer.

APPLY FOR THE FOLLOWING LOANS ONLINE:

- Auto, RV, Motorcycle
- ATV, Snowmobile, Trailer
- Boat, Personal Watercraft
- Mortgages, Home Equity Line of Credit, Construction Loans
- Signature Secured, Share and Certificate Secured
- VISA Credit Card
- Overdraft Line of Credit

For more details on loan application visit usucu.org/loans/apply.



HOME EQUITY LINE OF CREDIT

INTRODUCTORY RATE

0.99%
APR FIXED



Introductory rate of 0.99% APR (fixed) for cash advances of \$10,000 or more made between 07/20/20 and 07/20/21. Intro rate will be in effect for qualified cash advances until 07/21/21. Available to qualifying line of credit customers only. Following the introductory period, the rate on outstanding balances will revert to a variable rate based on the Wall Street Journal Prime Rate plus or minus the margin stated in your original home equity line of credit agreement. Available on approved credit. Other restrictions and exclusions may apply. Consult a tax advisor on tax liability. Equal Housing Lender. NMLS #440574.

OPEN ENROLLMENT FOR **MEDICARE**



Nate Murdock
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Medicare Annual Enrollment Period (AEP) is right around the corner! Every year Medicare enrollees have the opportunity to change their coverage plans during AEP, which runs from October 15th to December 7th. This is an important time for Medicare participants to make sure they have the proper coverage and benefits for the upcoming year.

To help our members better understand their Medicare options, Goldenwest Insurance Services will be holding virtual Medicare seminars and in-branch Q&A events from Logan to St. George. Members can also schedule an appointment with one of our Medicare Experts to review Medicare needs and enroll in a new plan. Throughout AEP, we will have Medicare Agents in our branch lobbies to answer any questions.



Sam Hart
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VIRTUAL (NORTHERN UTAH)

October 15 | 4:00 PM
October 20 | 11:00 AM
October 28 | 4:00 PM
November 4 | 4:00 PM
November 17 | 11:00 AM

VIRTUAL (SOUTHERN UTAH)

October 22 | 11:00 AM
November 11 | 11:00 AM

For a complete list of in-branch Medicare Q&A events visit usucu.org.



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Goldenwest
INSURANCE SERVICES