

A Quarterly Publication for Goldenwest and USU Credit Union Members

Building for the Future

As we move into the final quarter of 2025, I want to thank you for being part of one of the most exciting periods of growth in the history of Goldenwest Credit Union. Your trust and support allow us to continue building stronger communities and delivering products and services that make managing your finances easier and more secure.



Kerry Wahlen
President/CEO

BRANCH EXPANSION

This summer, we celebrated the opening of two new branches: the Mountain Green office in scenic Morgan County and the Payson office in the fast-growing southern sector of Utah County. Both grand openings were marked by strong community support from members, local leaders, and business partners. Our growth will continue in 2026 with new offices planned in Tremonton, Lehi, and Hurricane, as well as in Idaho communities, including Pocatello and Twin Falls. Each new location represents our commitment to making our products and services more convenient for our members.

NEW WEBSITE LAUNCH

In July, we launched a redesigned website to improve your digital experience with Goldenwest. After nearly two years of development, the new site features a clean design and streamlined navigation to help you find information and access services more quickly. These enhancements are part of our broader strategy to use technology to make your member experience more enjoyable and meaningful.

ESTATE PLANNING AT AFFORDABLE PRICING

Financial wellness is more than managing money today—it's also about preparing for the future. That's why we've introduced Estate Planning Packages through our partnership with Legal Karma. Members now have access to affordable online tools for creating wills, trusts, and power of attorney documents. Trust Packages begin at just \$699, making it affordable to safeguard your assets and protect your family's future.

At Goldenwest, our focus remains on building for the future, embracing technology, and developing products that meet your needs at every stage of life. Thank you for allowing us to serve you.



Annual Enrollment for Medicare

For the past six years, Goldenwest has been dedicated to helping our members navigate Medicare with confidence. During that time, our licensed sales agents have written more than 1,500 Medicare policies for Goldenwest members. With agents located in our branches, you can count on personalized, face-to-face guidance from people who understand and care about your needs.

The Medicare Annual Enrollment Period (AEP) runs from October 15 to December 7. This is your once-a-year opportunity to review your current Medicare coverage and make any changes for the upcoming year.

If the process feels overwhelming, Goldenwest is here to make it simple. Join us at one of our AEP Medicare Sales Events, where our licensed sales agents will explain your Medicare Advantage options and answer your questions.

Prefer a one-on-one conversation? You can also schedule a private consultation with a licensed representative to review your individual needs and explore your plan options.

At Goldenwest, we are proud to serve our senior members with trusted, local support during this important time of year. We look forward to helping you feel confident and prepared as you make decisions about your Medicare coverage.



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Sam Hart
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In-Branch Events

Northern Utah

10/15, 5 pm, Washington Terrace
10/16, 5 pm, Logan
10/17, 11 am, Washington Terrace
10/20, 11 am, Washington Terrace
10/21, 5 pm, Sandy
10/22, 5 pm, Washington Terrace
10/23, 5 pm, Logan
10/24, 5 pm, Washington Terrace
10/27, 11 am, Sandy
10/29, 2 pm, Logan
10/30, 5 pm, Washington Terrace
11/5, 11 am, Washington Terrace
11/7, 11 am, Logan
11/10, 11 am, Washington Terrace
11/12, 2 pm, Washington Terrace
11/14, 2 pm, Sandy
11/19, 5 pm, Logan
12/3, 2 pm, Sandy
12/5, 11 am, Washington Terrace

Southern Utah

10/17, 11 am, St. George

Virtual Events

Northern Utah

10/23, 11 am
11/4, 3 pm
11/12, 11 am
11/21, 2 pm
12/2, 11 am

Southern Utah

10/15, 2 pm
10/22, 11 am
10/31, 11 am
11/13, 5 pm
11/18, 11 am



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Introductory rate of 4.44% Annual Percentage Rate (APR) fixed for a one-time single advance of \$10,000 or more made between 10/1/2025 through 12/31/2025 on qualifying new and existing Cashliner 4 and 5 HELOCs. Introductory rate will be in effect for 180 days from the day of the advance. 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. Cashliner 4 and 5 HELOCs that received the 4.77% promotional rate from 7/01/2025 through 9/30/2025 do not qualify for this offer. Introductory rate is available on one HELOC per member. All rates and offers available for a limited time and subject to change without notice. Other restrictions apply. Home Equity Lines of Credit have a maximum variable APR of 18%. As of September 11, 2025, prime rate is 7.50% APR. APRs for Home Equity Lines of Credit are based on prime rate plus a margin and are determined by your credit and loan to value of the subject property. Consult a tax advisor on tax liability. Fees may apply if closed within 24 months. Equal Housing Lender. NMLS#440574.

home loan questions

don't always come up during business hours

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Protection That Never Falls Short

At Goldenwest Insurance Services, our members come first. With experienced insurance agents located right in our branches, you'll always work with someone who understands your needs and is dedicated to serving Goldenwest members.

We work for you—not the insurance companies. That means you can feel confident knowing your Auto and Home Insurance is tailored to your situation, not driven by someone else's bottom line. Our local agents shop multiple carriers on your behalf to find the right balance of price and protection.

Whether you're reviewing your current policy or exploring new coverage, Goldenwest Insurance Services is here to provide trusted, personalized support every step of the way.

**Speak to a Goldenwest
Insurance Agent Today!**

1-888-853-8992



Payson Grand Opening

Goldenwest Credit Union is proud to announce the opening of our newest full-service branch in Payson, Utah. Conveniently located at 824 West 800 South, this marks our 51st branch and sixth location in Utah County.

“Goldenwest Credit Union has grown to more than 50 locations throughout Utah and Idaho,” said Kerry Wahlen, President/CEO. “The Payson office is our sixth branch in Utah County, and we are thrilled to serve more than 1,500 existing members in the area—while welcoming new members and local businesses into the Goldenwest family.”

The Payson branch is led by Business Development Manager Leon Muhlestein, a resident who brings strong leadership skills and a passion for serving the community. Muhlestein and his team are ready to assist with everything from vehicle loans and home mortgages to free checking accounts and insurance solutions.

Whether you are opening an account, applying for a loan, or planning for your financial future, we invite you to stop by, meet the team, and experience the Goldenwest difference.

To find a branch near you, visit [goldenwestcu.org/locations](https://www.goldenwestcu.org/locations).



No Tricks. All Treats!

Earn **3X** Rewards Points on Everything when using your Visa Rewards Credit Card

Earn triple points on all purchases made with your Goldenwest or USU Credit Union Visa Rewards Credit Card from October 1, 2025 through December 31, 2025. Offer not valid on cash advances and balance transfers. No annual fee. Other conditions and eligibility requirements may apply.

Credit Union Information

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USUCU: 435-753-4080 or 800-248-6361



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