



Valley Views

A Newsletter for Wasatch Peaks Credit Union Members Since 1930

President's Message



I hope you all have been enjoying the unseasonably warm fall weather we've been having. By the time this article is published, I'm sure we will have cooled off a bit...but it sure has been nice while it lasted. With the kids back in school and football season in full swing, I thought it would be good to review some things we should all be doing to prepare for the upcoming Win-ter months.

Even though winter rolls around each year, sometimes we can be caught off guard by the shift in temperature. Children, the elderly, and pets are at additional risk in winter conditions. Now is a good time to winterize your home. You can start by insulating any water lines that run along exterior walls in your house to prevent freezing. Additional caulk and weather-stripping around doors and windows can really help keep the cold out. If you have big trees in your yard, make sure they are trimmed back away from your house. If you plan to use a fireplace or wood stove

for emergency heating, have your chimney or flue inspected each year before winter. Fi-nally, make sure to replace the batteries in your smoke and carbon monoxide detectors.

There are steps you can take to make sure your car is ready for winter weather as well. You should make sure your radiator system is working properly and check the antifreeze level. You can replace windshield-wiper fluid with a wintertime mixture. Make sure your tires have ade-quate tread and air pressure. Keep the gas tank near full to help avoid ice in the tank and fuel lines. Keeping your car regularly serviced and in good working order is always a good idea and will help get you through the winter months unscathed. It's also important to have an emer-gency kit in all your vehicles. The kit should include jumper cables, blankets, gloves, windshield scraper, flashlight, water & snacks, first aid kit, tow strap, and maybe a can of fix-a-flat for emergency tire repair.

Just as it's important to prepare for the upcoming winter season, it's also important to prepare financially for life's changing seasons. Whether you're a student, just starting a family or a new career, putting your kids through college, or retired and living the good life...Wasatch Peaks is here to help. We have savings, checking, and loan products for every stage of life. We also of-fer financial planning advice and investment services through Wasatch Peaks Financial Ser-vices. James Aoki, our Financial Advisor, can help you identify and work towards your financial goals. There is never a fee or obligation to sit down with James and chart your course towards financial prosperity. If we can help you with these or any other financial needs you might have, please give us a call or head to our website www.wastachpeaks.com. Remember...Wasatch Peaks will be here for you. 

Jeff Shaw
President/CEO

Table of Contents

- President's Message Page 1
- Board of Directors Page 2
- HELOCS at Wasatch Peaks Page 2
- Upcoming Dates Page 2
- Halloween Food Truck 5K Page 3
- Get to Where You Want to Go Page 3

- Warm the Soles. Page 4
- Benefits Plus. Page 5
- Enjoy Member Benefits Page 6
- Holiday Skip a Pay Page 6
- Refer a Friend, Earn Rewards Page 6

Wasatch Peaks 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 cast in person at the Wasatch Peaks Annual Meeting, held on March 20, 2025.

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. 🏔️

TIME FOR AN UPDATE?

ASK ABOUT A
HOME EQUITY LINE OF CREDIT



NMLS# 631141



*OAC. Your rate may be different depending on credit score and underwriting criteria. Home must be under 80% Loan-to-Value (LTV). Always consult your tax advisor. Member eligibility required. Rate and offer subject to change monthly with a maximum rate of 18% APR. NMLS# 631141

WASATCH PEAKS
CREDIT UNION
Reach your peak!™
wasatchpeaks.com | 801-627-8700

October

- 14 - Columbus Day
Credit Union Closed
- 17 - International Credit Union Day
- 19 - Halloween 5K

November

- 07 - Election Day
- 11 - Veteran's Day
Credit Union Closed
- 28 - Thanksgiving
Credit Union Closed

December

- 25 - Christmas Day
Credit Union Closed

Dare 2 Scare at the Halloween Food Truck 5K

Gather your friends and family and join the Wasatch Peaks Foundation for an extraordinary event. Immerse yourself in the spirit of Halloween at the Halloween Food Truck 5K, where we will not only have a blast but also raise funds for a great cause.

When: October 19, 2024
Where: Wasatch Peaks Plain City Branch
Time: 5:00 pm to 7:00 pm

Put on your best Halloween costume, indulge in delectable treats from food trucks across the state, and challenge yourself in a thrilling 5K run or a delightful 1 mile fun run! Don't miss out on this spooktacular experience.

Race prices
Adults 18 years+: \$15 (\$20 on race day)
Youth (5-17 years): \$10 (\$15 on race day)
Children (under 5 years): FREE

The 5K Race and the 1 Mile Fun Run/Walk will start and finish at the Wasatch Peaks Plain City Branch. Food Trucks will be available at the race finish. Food Truck items are purchased separately and are not included in the race registration fee. Race proceeds go to the children and youth education initiatives in our communities. 🏔️



GET TO WHERE YOU WANT TO GO
AND SAVE ON YOUR AUTO LOAN!

WASATCH PEAKS
CREDIT UNION
Reach your peak!™

NEW • USED • REFINANCE

wasatchpeaks.com | 801.627.8700

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 2023, together we accomplished an incredible feat by raising more than \$47,000! We then partnered with the Kohl's Department Store to supply 1,100 deserving students with brand new Nike shoes. This year, our mission is to deliver 1,200 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 www.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, Liberty, Lincoln, Municipal, New Bridge, 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 1,100 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!

Thanks 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: __/__/2024



Enjoy More From Your Checking Account!

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.


Enjoy Member Discounts



Love My Credit Union®
rewards

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 Kharma**.
- 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. 



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

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



WASATCH PEAKS
CREDIT UNION
Reach your peak!

wasatchpeaks.com/skipapay
855.450.1919



Invite a Friend

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

WASATCHPEAKSREWARDS.COM

