





I hope you are all enjoying the sizzling summer of 2024 so far. For those of you with kiddos in school, the good/bad news is you only have six weeks until they are back in school. Hopefully you've been able to get out and enjoy some of the wonderful things Utah has to offer in the summertime, including local parades and city celebrations. If you have, then you've for sure seen Wasatch Peaks rolling down the parade route throwing out cany and otter pops. We love being a part of the local communities we serve...in fact, we love it so much we require each of our employees to participate in two community events each year.

In 2022, we formed the Wasatch Peaks Foundation, a 501(c)(3) non-profit organization as the community involvement and charitable giving arm of the credit union. The four key initiatives funded by the Foundation are Warm the Soles, Stukent personal finance simulation in local high schools, college scholarships, and support of local non-profit organizations. Donations are funded by Wasatch Peaks members, as well as the credit union itself. This year we were able to fund \$28,000 worth of

college scholarships to recipients from nine local high schools. It's exciting to help these young people as they go out into the world and make their mark. In total, Wasatch Peaks Credit Union donated over \$225,000 to local schools, foundations, and charities in 2023.

I wanted to touch briefly on Wasatch Peaks' partnership with the Trails Foundation of Northern Utah (TFNU). This is an exciting new partnership for us, and we are excited to be working with this great local non-profit. TFNU collaborates with local government agencies, businesses, and community members to improve and expand trail systems across Norther Utah. All new members of Wasatch Peaks automatically become members of TFNU, and we would encourage all members to take a look at what they have to offer. Wasatch Peaks is now the official sponsor for TFNU's 2024 Peak Challenge. The challenge is to summit four local peaks this summer...Malan's, Lewis, Mt. Ogden, and Ben Lomond. There are cool stickers and awards for completing all or part of the challenge. You can check out the challenge at tfnu.org/peak-challenge-1.

Stay safe and have fun the rest of the summer. If you have any financial needs, please give us a call or head to our website wasatchpeaks.com. Remember...Wasatch Peaks will be here for you.



Jeff Shaw President/CEO

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Take a Summertime Break from Your Loan

Summertime brings loads of expenses that can bust any budget. There are family vacations that put a serious strain on your wallet, costly camp fees for the kids and dozens of other expenses that may not always be part of your usual financial planning.

Many people wonder how they'll get through these months. Fortunately, Wasatch Peaks Credit Union offers an exclusive break from your July or August loan payments during this busy time of year. By opting to skip a large payment on a loan, you'll free up cash for your daily expenses so you don't finish the month in the red. Summertime is so much sweeter when you're not sweating about your bills! Now that sounds like a dream vacation!

Skip-a-payment is a program that allows members to skip a monthly consumer loan payment during an especially tight financial season. If you are considering skip-a-payment, speak to a member representative for full details and qualifications of the program.

Call, click or stop by Wasatch Peaks Credit Union today to learn about our skip-a-payment program and take a break from your loans! M



August

17 - Ogden Shred Day

July

- 4 Independence Day Credit Union Closed
- 20 West Haven Shred Day
- 24 Pioneer Day Observed Credit Union Closed

September

- 2 Labor Day Credit Union Closed
- 14 Corporate Shred Day
- 22 Autumn Begins

Congratulations to the 2024 Scholarship Recipients

We are thrilled to announce and celebrate the outstanding individuals who have been selected as the recipients of the Wasatch Peaks Foundation 2024 Scholarship. The Wasatch Peaks Foundation seeks to recognize and support students who demonstrate exceptional academic prowess, community involvement, and a passionate commitment to their future endeavors. The selection process was incredibly competitive, with a multitude of talented applicants.

- * \$10,000 | Roy High School | **Destinee Croft**
- * \$2,000 | Roy High School | Danielle Peterson
- * \$2,000 | Bonneville High School | Aspen Wardle
- * \$2,000 | Ben Lomond High School | Laura Tracy
- * \$2,000 | Fremont High School | Avery Saltzman
- * \$2,000 | Two Rivers High School | Annabel Harlan
- * \$2,000 | Morgan High School | Chloee Clark
- * \$2,000 | Weber High School | Zoe Chen
- * \$2,000 | Ogden High School | Stockton Marriott
- * \$2,000 | Weber Innovations | Grace Wheeler

The 2024 scholarship winners have not only excelled in their academic pursuits but have also shown a remarkable dedication to making a positive impact in their communities and beyond. Their achievements are a testament to their hard work, perseverance, and the bright futures that lie ahead of them.

We extend our warmest congratulations to all of the 2024 scholarship recipients. The journey ahead is full of promise and potential. We are honored to support you as you continue to pursue your dreams and make a meaningful difference. Here's to your continued success and to all the incredible accomplishments that await you! 🥂

2024 Scholarship Recipients



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Wasatch Peaks Sponsors the Peak Challenge



The Peak Challenge is a self-paced trail challenge for Northern Utah trail lovers to set a goal to bag all four or our iconic local Peaks in one season. Ranging in elevation from Malans at 6980 feet all the way to Ben Lomond Peak at 9711 feet. Anyone who has completed any of these four peaks will tell you that they can be a bit of a challenge.

Participants choose when to complete each of the four peaks; Malans, Lewis, Mt. Ogden & Ben Lomond - just like the levels of the TFNU membership program. Peaks can be done any time, and in any order, between June 1 and October 14.

Whether you end up bagging just one or do all four - participants will receive an exclusive peak sticker for each mountain top you reach and an exclusive sticker once all four peaks are completed. Participants bagging all four peaks during that time will also be recognized at the TFNU Fall Trail Mixer October 17 at the Monarch and receive an award.

Registration for the Peak Challenge can be found here: Trails Foundation Peak Challenge Registration

Once you are registered, you will recieve a welcome email, your challenge sticker, access to a private Facebook group, and details on monthly gear giveaways. New this year: for an additional \$20 registration fee, your four legged best friend can officially be entered and win a new exclusive Peak Challenge Bone Sticker. Any dog who finishes will also receive their finisher award and a treat at the Fall Trail Mixer in October.

Four Tips for a Scam Free Summer

Avoid scams this summer! Here are five key tips to keep you safe.

1. Say no to paying for "free" vacations. Beware of offers that require you to pay a fee to claim a vacation prize. Such requests are classic signs of a scam. Genuine companies won't ask prize winners to pay to receive their rewards.

2. Opt for credit cards during travel. For the highest level of financial protection while on the move, always use a credit card. It's your best defense against unauthorized transactions, allowing you to challenge dubious charges and often recover your money.

3. Inspect gas station pumps for skimmers. When refueling at unfamiliar gas stations, vigilantly check the card reader for any skimming devices designed to steal your card information. A simple wiggle of the card reader can reveal a skimmer. Also, look for discrepancies in the keypad's appearance and feel for any unusual or raised surfaces.

4. Thoroughly vet vacation rentals. Prior to booking any vacation rental, diligently review feedback from past guests. A lack of reviews or ones that seem insincere should raise red flags. Verify the rental's address and ensure it matches its online listing. Remember, paying with a credit card gives you the power to dispute fraudulent charges. M



resale. Members must enter the promo code when selecting tickets before the checkout screen, once purchased you will have the option to print your passes out, and, you will also receive an email confirmation which will also have a link to your ticket purchase. M

Dare2Scare! Join Us for a Howling Great Time.

The Wasatch Peaks Foundation Halloween Food Truck 5K will be spooktacular! Run for your life in the chip-timed 5K race or have a fun run or walk in the 1 mile race. If you're a competitive runner or want a fun family activity, this is the event for you!

Race prices:

Adults 18 years+: \$15 (\$20 on race day) Youth (9-17 years): \$10 (\$15 on race day) Children (8 years and under): FREE

Paid Race Participants get:

Long-Sleeve Dri-fit shirt Race Bib Chip-Timing Spooktacular Swag Bag Age Group and Costume prizes Trick or Treat booths at race finish for children

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.

Lagoon Discount Code **WPCU2024**

Wasatch Peaks is happy to offer it's members an online promo code to use when visiting Lagoon. This exclusive promo code, will provide members a discount when they purchase Single Day Lagoon Passports online directly from Lagoon's website.

The any day Single Day Passports they purchase online are valid on any one day of the 2024 Season, March 23rd - October 27th. Please note, passports will not be valid for refunds, exchanges, or



Thank You Tolfers and Sponsors!



The 2nd Annual Wasatch Peaks Foundation Golf Tournament — held at Valley View Golf Course in Layton, Utah on Thursday, June 5th — was a resounding success! Two of the key purposes of the Wasatch Peaks Foundation are: 1) children and youth, and 2) education and financial literacy. Thanks to the generous support and contributions of golfers and sponsors, event proceeds will fund scholarships at northern Utah high schools. See you next year!









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