



Valley Views

A Newsletter for Wasatch Peaks Credit Union Members Since 1930


President's Message



Welcome to 2025—a fresh start filled with possibilities and growth. I'm thrilled to start this new year with you. Wasatch Peaks operates in an industry that's constantly evolving. With economic uncertainties and changing regulations, it's vital to have a financial partner that remains flexible and forward-thinking.

Our team is always on the lookout for innovative solutions and opportunities to enhance the financial well-being of our members. We believe that everyone deserves access to financial resources to help them to achieve their goals. That's why we're here—to offer guidance, support, and services that make a difference in your life. From savings accounts that help you grow your money, to competitive loans that make achieving your dreams possible, we've got you covered.

What truly sets us apart, though, is our commitment to community. We are excited to announce our recent partnership with Ogden Weber Technical College (OTEC), a collaboration that promises to bring exciting benefits to the community and our members. Through this partnership, we're working on initiatives that support students and enhance community development. By joining forces with OTECH, we're not just offering financial support; we're investing in the future and fostering a community where everyone can succeed.

Whether you're planning for the future, managing your present, or dreaming big, we're here to help every step of the way. We are still committed to the credit union slogan of "people helping people". We are grateful for all the individuals, families, and local businesses that make up our membership. Please let us know how we can help in 2025...remember, we're all in this together, your journey to financial success starts here. 

Jeff Shaw
President/CEO

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Wasatch Peaks Credit Union 95th Annual Meeting

We are thrilled to announce that our 95th Annual Meeting is set to begin at 6 pm at our Corporate Offices, located at 4723 Harrison Boulevard, Ogden, UT 84403. This is a wonderful opportunity for our valued members to come together, engage in meaningful discussions, and participate in a concise business meeting. Your presence is not just welcomed; it is essential to the continued success and community spirit of our credit union.

Additionally, we are excited to invite you to our Member Appreciation Night, a special event dedicated to celebrating you, our cherished members. Mark your calendars for May 29, 2025, and prepare for an evening filled with gratitude and camaraderie. To ensure your spot at this memorable occasion, please remember that RSVPs will be open starting May 1, 2025. We look forward to celebrating with you! 🏔️

Easy, Fast, Stress Free Tax Filing

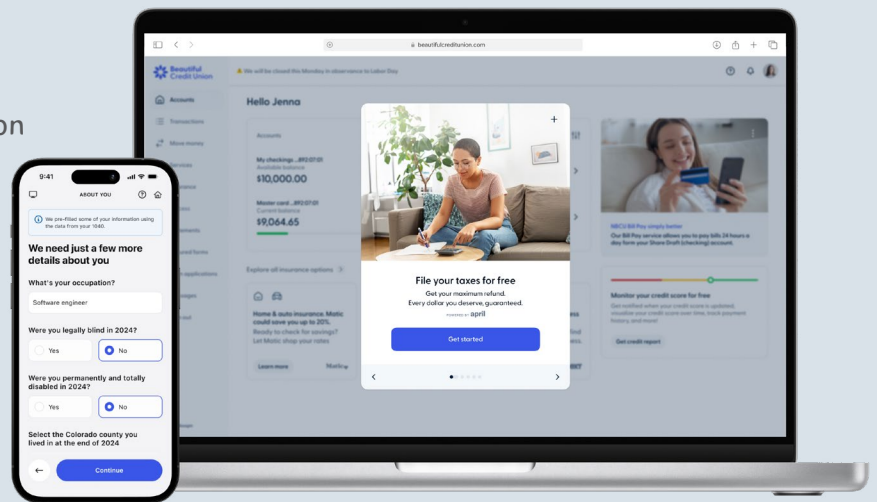
Your New Tax Filing Solution is Here. For just \$40, prepare and file your state and federal taxes in online banking. Tax season doesn't have to be stressful—we're here to make it easier than ever. With our tax filing solution, you'll get everything you need for a smooth, hassle-free experience.

Get Your Max Refund Fast: Receive your maximum refund up to 5 days earlier than usual, ensuring you have access to your money when you need it most.

Save Time: Effortlessly skip over irrelevant questions and enjoy a streamlined filing process that allows you to complete your taxes quickly and efficiently.

No Upsells: Experience a straightforward and transparent filing process with no hidden fees or unnecessary add-ons, \$40 includes the preparation and filing of both your federal and state tax returns.

Unlimited Support: Our dedicated team of experts is always ready to assist you with any questions or concerns, providing you with unlimited support throughout the entire tax filing process. 🏔️



January

- 1 - New Year's Day
- 20 - Martin Luther King, Jr Day

February

- 2 - Groundhog Day
- 14 - Valentine's Day
- 17 - Presidents Day

March

- 9 - Daylight Savings
- 17 - St. Patrick's Day
- 20 - 95th Annual Meeting

Thank You for Warming the Soles

Warm the Soles is a heartwarming initiative that thrives on the generosity of our members and businesses, as well as the unwavering dedication of our employees. We are happy to announce that this year we were able to beat our goal and raised \$60,622.00! Thanks to your incredible support, we were able to provide 1,500 pair of shoes to children in need across 12 local elementary schools.

This remarkable achievement would not have been possible without the unwavering support of our business members. We extend our deepest gratitude to each and every one of you who contributed to Warm the Soles this year. Your donations have made a lasting impact in our community, ensuring that children receive the gift of new shoes.

At Warm the Soles, we firmly believe that no child should ever go without the comfort and warmth of a new pair of shoes. With your continued support, we can strive towards a future where every child in our community experiences the joy and confidence that comes with having proper footwear.

Together, let us continue to make a difference, one step at a time. Thank you for being the driving force behind Warm the Soles and for your unwavering commitment to improving the lives of children in our community. 🏔️



Post Holiday Budget Recovery Guide

The holidays are over, and if you've gone over budget with your spending, it's time to deal with the aftermath. Instead of living in a financial deficit, take steps to repair your budget as soon as the last guest leaves. Here's how you can get your budget back on track for the new year.

Review your holiday spending. Before you take steps toward financial post-holiday recovery, take stock of your finances. How much credit card debt did you rack up this season? Did you dip into a savings account that now needs to be replenished? Spend some time crunching the numbers so you have a better idea of what kind of recovery steps you need to take now.

Choose your recovery process. Once you've got your numbers clear, you'll need to decide on a path toward recovery.

If you've really blown it this season, and you've got multiple credit card balances to pay off, you may want to consolidate your debt. You can accomplish this by taking out a personal/unsecured loan and then using the funds to pay off your credit card debt. You'll be left with a single, low interest payment to make each month.

Alternatively, you can pay off one credit card bill at a time, maximizing payments on the bill with the highest balance, or the one with the highest interest rate, until it's completely paid off. Once you've crossed one balance off your list, move on to the next until you're debt-free. Don't get stuck paying just the minimum balance on each card each month, or you may be paying those credit card bills for years to come.

Trim your budget. Take a close look at your monthly spending to find places to cut back. Are you paying multiple subscriptions each month for apps you never, or rarely, use? Those small fees can add up quickly. Can you cut back on your grocery bill? Perhaps you're overdoing it on takeout or dining out. Is there any way you can negotiate with a service provider, such as cable or internet, for a better monthly rate? Maybe it's time to shop around for a less expensive auto insurance policy. Trim the extra wherever you can to free up more money for paying down debt. 🏔️

Have questions about Medicare?

- What do I need to know if I am NOT taking Medicare at 65?
- How do I enroll into Medicare Parts A & B?
- What is covered under Medicare?
- Are there additional benefits to maximize my Medicare coverage?
- What's the difference between Medicare Advantage and Medigap?

We are here to help our members make informed decisions!

Simon Pugh
Wasatch Peaks Medicare Representative
Licensed and Insured

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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.

Invite a Friend

and you'll both be rewarded!

Click the Invite A Friend tab
to email invitations
to your friends!



Invite a friend to open a new checking account with us and you will both be rewarded! Simply share this invitation and follow these easy steps:

1. Print your name on this form and provide either your email or your mailing address.
2. When your friend opens a new checking account and mentions this referral, you'll both receive a certificate redeemable for a \$25 gift card or a variety of other rewards!



For rewards assistance:
wasatchpeaksrewards.com | 385-626-0755

Name: _____

Email: _____ OR

Address: _____

City: _____ State: _____

Zip: _____

Referral Code: _____

Federally Insured by NCUA

