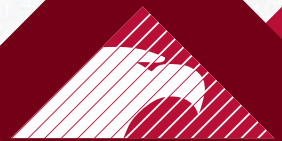


MOUNTAIN AMERICA CREDIT UNION

Newsletter

2019 WINTER



MOUNTAIN AMERICA
CREDIT UNION

Guiding You Forward



President's MESSAGE

STERLING NIELSEN, PRESIDENT/CEO

For more than 80 years, we've been a part of your life, your business and your community. With more than 800,000 members, we've seen a lot of dreams come true. We've helped you finance your first home, your first car, your perfect adventure and your retirement. Every day, you share your dreams with us. And every day, we're here to guide you one step closer to making your financial dreams a reality. Thank you.

We take your feedback very seriously and we used your feedback to craft the new online branch. We simplified bill pay. We added budgeting tools to make it easy to plan and track your goals. We know your time is valuable so we wanted to give you a tool that would help you better manage your accounts in one online location. We hope you enjoy this enhanced experience.

You've also provided a lot of feedback on our mobile app, and from the ratings, you really like taking your money mobile. We have big plans for 2019. You'll be able to open an account, apply for a car loan or credit card and even manage your investments, all through the app. Managing your money on-the-go from your phone or tablet has never been easier.

We'll continue adding service channels for your convenience. This includes new branches, more service center agents and digital tools with helpful features. And we're adding new layers of security, such as multi-factor authentication. It's easy to use, and keeps your finances secure. One of our guiding values at Mountain America Credit Union is stewardship, and safeguarding your money is a principal priority.

Thank you for placing your trust in Mountain America and allowing us to be part of your major life milestones. We are so happy you are a part of our family. We hope you always find your financial home here. ▲



PAY DOWN

Holiday Debt

Holiday shopping can be a lot of fun—buying decorations, supplies and gifts for family and friends. It can also be expensive, especially if you make your purchases on credit.

The average credit card has a 17.14% interest rate, and many department store cards carry even higher rates.¹ With this rate, a total balance of \$3,000 and a minimum payment of 2.5%, it would take the cardholder 17 years to pay the balance. They would also rack up over \$3,495 in interest charges!

Should you find yourself in a similar situation, don't fret. Pay down the debt faster by consolidating department store and other high-rate credit cards onto one low-rate card.

The Mountain America Visa® Platinum credit card is an excellent option. With a purchase rate as low as

9.99% variable APR, the interest rate is nearly half that of the average card.² Plus, since there are no fees for balance transfers, it's easy to move debt over to a Mountain America credit card and save money on monthly payments.

We are here to serve you. If you already have a Mountain America credit card, simply transfer a balance using the mobile banking app or by speaking with a branch representative. To apply for a credit card or learn more, visit macu.com/visa-credit-cards. ▲

1. As of November 2018, according to creditcards.com.
2. On approved credit. Annual Percentage Rate (APR) accurate as of December 2018. Variable rates start as low as 9.99% APR, based on creditworthiness. Maximum interest rate over the life of loan is 18% APR. 1% foreign transaction fees. Membership required—based on eligibility.

WHO NEEDS A

Retirement Plan?

Many of us assume that the services of a wealth advisor are most appropriate for people who have more money than they know what to do with and those who can't make it from one paycheck to the next. The truth is everyone—regardless of age or financial status—can benefit from retirement planning. Here are some tips for each stage of life:

Starting young

With your whole life ahead of you, it's easy to delay planning until later. Then, before you know it, too much time has passed. The key is to save as much

as you can, as soon as you can. Start with \$10, \$20 or \$50 a paycheck. When you get a raise, increase the amount. And don't forget to take advantage of employer-sponsored plans like a 401(k).

Already have a plan

Retirement planning isn't something you should set and forget. It's wise to meet with an advisor at least once a year. They can help ensure your plan is on track and make adjustments if necessary.

Playing catch-up

Don't get discouraged if you're approaching retirement age but don't feel prepared. With the proper planning and a willingness to save and invest, you can change your retirement outlook. The key here is to meet with an advisor as soon as possible.

Let's talk

Our wealth advisors will evaluate your overall financial situation and recommend strategies to work toward your financial goals. Schedule your appointment today at macu.com/retirement or call **1-800-540-7670**. ▲

 **LPL Financial**

LOCATED AT  **MOUNTAIN AMERICA**
CREDIT UNION

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Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value

BOARD SEEKS

Volunteers

The Board of Directors is seeking qualified volunteers to serve on the Board of the credit union. The Nominating Committee will accept one page resumes and/or biographical information no later than Monday, February 4, 2019.

Mail information to:

Mountain America Credit Union
Nominating Committee, c/o LuAnn Holfeltz
P.O. Box 2331, Sandy, Utah 84091

Send email submissions to: lholfeltz@macu.com.

The Nominating Committee, comprised of six members of the Board of Directors, will screen applicants and arrange for interviews from qualified candidates. Successful candidates will be nominated to fill the vacancies on the Board of Directors, subject to approval of the membership at the Annual Meeting on April 16, 2019. ▲



Evolving

TO BETTER SERVE YOU

As a Mountain America member, you've seen our commitment to superior service, quality products and helpful guidance. Others have noticed too. Between 2014 and 2017, more than 200,000 members joined the credit union. To accommodate this growth and maintain a high level of service, we created over 600 new jobs, and in the process, outgrew our existing facilities.

We explored numerous options and ultimately determined that moving our headquarters to a larger building—the Mountain America Center—made the most sense for both employees and the membership. Here's why:

Central location. Situated at 9800 South Monroe Street in Sandy, Utah, our new office is at the heart of the Salt Lake Valley. Some of our main partners—Salt Lake County, as owners of the expo center, and Hale Centre Theatre—are located nearby. Plus, employees and visitors have convenient access to commuter and light rail, buses and the interstate.

Visibility. Each day, tens of thousands of commuters pass by the Mountain America Center. This creates awareness and allows us to maintain our position as one of the nation's leading financial institutions in the Intermountain West.

Recruiting opportunities. To provide you with the best service, we need to attract and retain the best talent. The new headquarters, with its numerous amenities, helps us do that.

Community interaction. The new headquarters isn't just for employees. Our dining facility, Cairns Café, is open to the public Monday–Friday. Visit macu.cafebonappetit.com to view daily menus and hours.

We look forward to serving you from our new location in Sandy! ▲

Visit THE NEW



Open to the public Monday–Friday:

- ▶ Breakfast 8 a.m.–10 a.m.
- ▶ Lunch 11:30 a.m.–2 p.m.
- ▶ Dinner 4:30 p.m.–7:00 p.m.

Mountain America Center—First Floor
9800 S. Monroe St. in Sandy
macu.cafebonappetit.com



BOARD OF DIRECTORS

Scott Burt, Chair
Lynn Ure, Vice Chair
Charlie Fulks, Secretary
Bruce Reading
Michael Allen
Sam Blundell
Julie Wray
Joel Steadman

SUPERVISORY COMMITTEE

David Swan, Chair
Kelly Holt
Marla Spear
David Kwant
Matthew Taggart

Mountain America Corporate Offices

P.O. Box 2331, Sandy, UT 84091

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- youtube.com/mountainamerica
- Service Center 1-801-325-6228
Toll-Free 1-800-748-4302
Investments 1-800-540-7670
Mortgage Loans 1-800-277-7703
Business Services 1-888-845-1850
Student Loans 1-801-325-6574
Insurance 1-877-276-7882



MOUNTAIN AMERICA
CREDIT UNION

www.macu.com



Federally insured by NCUA. Loans subject to credit approval. NMLS 462815