

## **DATES TO REMEMBER**

We will be closed the following days:

July 24 & 25

September 7

October 12

November 11 & 26

December 25



# SUMMER NEWSLETTER 2015

## **OUR APOLOGIES**

You may have experienced problems with our telephone teller service. We regret to inform you that we will no longer be providing this service.

We are excited to announce that we will be offering **MOBILE BANKING** in the near future.

We will keep you informed of this new service.

Please help us in welcoming Greg Sterner as our mortgage/business lending manager.

Greg has been in the financing industry for over 11 years. He is a graduate of Snow Collage and Utah State University. Greg was previously with Zions Bank as the Ephraim Office Branch Manager. He is excited to move to a smaller financial institution where decisions are made locally and he can help guide our members loans in the direction he see's fit. We are excited to have him and the knowledge he brings to our credit union team. His goals for the credit union include: increasing mortgage and business lending by helping our members and community fulfill their dreams of purchasing a home, building a new home, starting a new business or making their business more successful.

Greg would like to remind our members and community that Utah Heritage Credit Union has extremely low fee's and very competitive rates. Stop into our Ephraim Office and see how Greg and his lending team can help you today!

Over the phone payment convenience fees will be increasing to \$3 per check.



Open a checking account with Utah Heritage Credit Union and let us help you get on the right track with your college finances.

Youth savings or certificate of deposit

Did you know you can open a youth savings account with a minimum deposit of \$5 or a Certificate of Deposit as low as \$25?



*Get your money to grow as fast as your kids.*

### Summer Suggestions:

Mosquito season is just around the corner. With the amount of rain we have had and warmer temperatures coming up it may be the highest number of mosquitos seen in years.

Mosquitos are seen more in the early morning or late evening. The EPA recommends using the following mosquito repellent.

- DEET,
- Picaridin
- Oil of lemon eucalyptus
- IR3535

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### FUN, HEALTHY ACTIVITIES TO DO WITH YOUR FAMILY

- Bike ride
- Walking
- Hiking
- Swimming
- Backyard sports
- Going to the Park

It is important for your kids to get at least 60 minutes of physical activity daily.