

# THE SPARK



## QUARTERLY PRESIDENT'S MESSAGE

**THERE IS AN ENDLESS LIST OF WONDERFUL** activities to fill our time during the summer months. Your favorite may be spending a day at the lake, hiking one of the many scenic mountain trails, playing a round of golf, or something totally different. For many of us one of those activities is yard work. I'll admit I don't mind yard work, but I don't love it either. Mostly, I just enjoy having it done and the satisfaction that comes from seeing everything looking nice.

I'm very fortunate to have a large porch on the front of our home. Sitting on the bench on the porch is one of those summer "activities" that is certainly enjoyable. Recently, after a long day of "not so enjoyable" yard work, I was relaxing on the porch, sitting in the shade on the glider bench watching the world go by. The silence was interrupted by the patter of little feet. I looked up to see the small 2 1/2 year-old boy from the home next door trotting across the driveway headed in my direction. He came up the sidewalk and bounced onto the porch to my bench. He handed me a small flower he had picked, gave me a hug, and then scooted back across the driveway to his home. His older sisters, by that time, had picked a few more of the pretty purple flowers. He grabbed

the flowers from them and repeated the process, including handing me the flowers, giving me another hug, and returning home.

Now, how nice was that!? I had been treated so kindly by a child who had no motive other than to be nice.

That experience made me think of how other people, especially adults, treat one another. And then, of course, I thought of how Utah Power Credit Union treats others, especially our members.

I hope you know that it is our desire to always treat you with care and kindness. I can't guarantee that we will bring you flowers (although if necessary that could probably be arranged) nor can I guarantee that you will always get a hug (even though that is a much stronger possibility). But I want you to know that, just like my little neighbor boy, we want to do everything we can to show how much we appreciate you and your commitment to UPCU.

Even though it is our goal to make everyone perfectly happy all the time, I understand how difficult it is to actually do that. Things come up, either by accident or as a result of the way

business needs to be conducted, that may cause someone to be uncomfortable or not pleased with a result. Hopefully these circumstances are very rare.

Our renewed focus now, and into the future, is to go the extra mile to ensure our members are happy with the service they receive at Utah Power Credit Union. Please don't hesitate to let us know if you are unhappy with anything. Then work with us as we do everything possible, including going the extra mile, to make things right. You may need to be a bit patient, and also a bit understanding, but we promise to do all we can to fix any issue.

We care about you, about our relationship with you, and about the service we provide you. Thanks for helping us serve you even better in the future than we have in the past. 

**DENNIS J. HYMAS**  
President/CEO

# Empowered by Service

This quarter, two Huntington office employees achieved milestones in their years of Credit Union service.

Mindy Fausett began working for the Credit Union 15 years ago as a member service representative. Today, Mindy is a loan officer who constantly looks for creative ways to help improve members' financial lives.

Prior to joining the Credit Union, Mindy worked for a bank, processing mortgage loans, which helped her gain a broad understanding of how to help members with all types of loans. She says that the best part of working for UPCU is, "Definitely our great members and wonderful staff."

Mindy says that when she isn't working with "her" members at the Credit Union, she enjoys spending time with her two children and son-in-law, seeing friends, hiking, boating and, "just enjoying life."

Miranda Lofley, Lead Member Service Representative, has been part of the Credit Union family for five years. Prior to joining the Huntington office team, she stayed home with her daughter, Rylee. She explains that her decision to come to work at the Credit Union was, "An excellent job opportunity and one that changed my life for the better."

Miranda says that she loves to meet new people and Credit Union members, and if you've had the opportunity to visit with her, it shows.

In addition to her daughter, Miranda and her husband, Jerik, have a son named Jagger, who is 9 months old. She says that her family is her inspiration to always set new goals and dreams. Together, they enjoy camping and hunting.

We appreciate the dedication of Mindy and Miranda (and all the UPCU staff) which makes Utah Power Credit Union, according to Mindy, "THE MOST AWESOME credit union in the WORLD!"



Miranda Lofley and Mindy Fausett, at the UPCU Huntington office.

## DIVIDENDS DECLARED

The Board of Directors has declared a dividend on earnings for the second quarter of 2017 payable July 1, 2017.

Dividends are calculated using the daily balance method and are credited to your account the first day of the following quarter.

**1.10% APY** Regular Share Savings  
Individual Retirement Accounts

**.55% APY** Business Share Savings Accounts

## Power Checking

One of the keys to the success of UPCU is offering simple products and services combined with exceptional value. New Credit Union products and services are only added with this in mind. Additionally, we constantly look for ways to simplify and add value to existing products and services.

As a result, on July 1, 2017 we have made improvements to Power Checking. Power Checking will retain features like free cashier's checks and money orders and unlimited check-writing. A free box of checks is also available every year.

Power Checking also allows for free overdraft to savings accounts to ensure that checks will never be returned.

The change comes with discontinuing the 0.50% interest that was being paid for balances over \$500 in the Power Checking account. However, you can earn even more by using our unique overdraft to savings feature. We can transfer funds from your savings account to Power Checking to cover checking transactions using an automatic "sweep" feature. This allows you to maximize the dividend you can earn in your savings account.

The best part is that we have eliminated the \$3 monthly fee and we have upgraded all Free Checking accounts to Power Checking.

If you have any questions about the enhancements to Power Checking, give us a call, we're happy to help.

## Curveball Won't Deter Big Hitters

If you stop into one of our offices, you know that service is the Credit Union's top priority. We also support service in our communities, which you may not always see.

After being notified that the Walt Borla baseball field in Helper was not going to be a part of the Cal Ripken Tournament due to it being un-playable, community members and local businesses gathered together and decided to remodel the field.

Weeds, splintered bleachers and rusted poles used to be seen when attending a ballgame at the field. Now, the ground is well maintained, the bleachers are recovered and painted, as well as the poles. Tables in the pavilion are brand new, the pavilion itself is repainted, and the yellow fencing protectors have been replaced. Such remodels could not have been done without the help of caring citizens

UPCU Helper Branch employee, Katie Childs, headed the effort by gathering sponsorships and donations from businesses in Helper.

Katie said that the businesses were more than happy to help and were very generous. After a few weeks of hard work, the field was



*Walt Borla Baseball Field in Helper, Utah after recent improvements made by local volunteers.*

finally in playable condition and was added back into the tournament schedule.

Thank you Katie, and all those in the Carbon County area who donated time and resources to ensure there will be many more home runs in our future.

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All rates quoted include auto pay discount. See loan specialist for details.

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## OUR OFFICES

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SALT LAKE OFFICE (MAIN)  
957 E 6600 S, SLC, UT 84121  
PH 801-708-8900 | FX 801-716-4670

SALT LAKE OFFICE (NORTH)  
1407 W North Temple, SLC, UT 84116  
PH 801-708-8990 | FX 801-708-8929

OGDEN OFFICE  
1438 W 2550 S, Ogden, UT 84401  
PH 801-781-6046 | FX 801-629-4334

PRICE OFFICE  
370 E 100 N, Price, UT 84501  
PH 435-637-6159 | FX 435-637-6259

POWERTRUST ROCK SPRINGS  
601 College Drive, Rock Springs, WY 82901  
PH 307-362-1810 | FX 307-362-1289

HUNTINGTON OFFICE  
125 S Main Street, Huntington, UT 84528  
PH 435-687-9535 | FX 435-687-2621

BALANCE ROCK OFFICE  
100 W 200 N, Helper, UT 84526  
PH 435-472-5531 | FX 435-472-5091

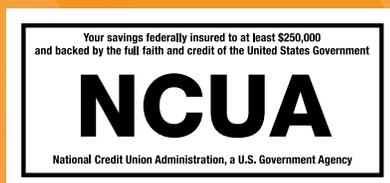
VERNAL OFFICE  
646 E Main Street, Vernal, UT 84078  
PH 435-789-5449

MOON LAKE (ROOSEVELT) OFFICE  
800 W Highway 40, Roosevelt, UT 84066  
PH 435-722-0149 | FX 435-613-2361

POWERTRUST CASPER  
1540 Centennial Court, Casper, WY 82609  
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- Home Equity Loans
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- Medallion Stamp Service *Free!*
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