

# CREDITALK

Helping members of Cyprus Credit Union secure their financial futures



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Fall Edition  
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## Cyprus Receives Honors in Education Award

Cyprus Credit Union was one of the gracious honorees at this year's Honors in Education gala as part of Utah First Lady Abby Cox's 'Show up for Teachers' initiative. This recognition underscores our ongoing commitment to supporting and empowering educators in Utah through financial programs, classroom resources, and direct community engagement.

Cyprus was one of five businesses honored at the event, with the Show Up organization recognizing the positive impact we've had on educators and students alike.

Amanda Morton, Cyprus Credit Union's VP of Relationship Development, accepted the award on Cyprus's behalf. She hopes this recognition highlights the already incredible work she and

her team have done to identify and address gaps in financial and educational resources in Utah schools.

"At Cyprus Credit Union, supporting educators is more than a priority—it's a core part of who we are. To be recognized by First Lady Abby Cox and the Show Up for Teachers initiative is an incredible honor and a reflection of our deep commitment to strengthening Utah's education system through action, not just words."

Cyprus Credit Union's hands-on approach means we partner directly with school districts to provide not only monetary support but also mobilized resources.

These include lunch table events, guest speaking, and comprehensive financial education programs built to teach students valuable, real-world money management skills that last a lifetime.

We will continue our mission to prioritize our community and increase financial literacy across the state. We thank Show Up for this award—and we also extend our gratitude to Utah educators who go above and beyond for their students.

You can learn more about our teacher resources, finance programs, scholarships, mini-grants, and more at [CyprusCU.com/Schools](https://CyprusCU.com/Schools).



# Spend, Save, and Get Rewarded

Cyprus Credit Union has launched Dream Rewards Checking, a new checking account with rewards designed to help members increase savings, lower loan rates, and reach their financial dreams.

## How a Dream Rewards Checking Account Works

With a Dream Rewards Checking account, you earn points from everyday debit card transactions. The more transactions you make, the bigger the rewards you can unlock. Your monthly transaction count, starting at 20+, places you in one of three tiers, which earn you more points the more you spend, and also get you exclusive perks that only come with Dream Rewards Checking accounts.

### **BIG** Rewards

20-39 monthly card transactions

✦ **0.50% Rate Discounts**  
Dream Auto and RV loans

✦ **50 points**  
On-time payments to  
auto/RV loans, and  
HELOCs

✦ **50 points**  
Earning dividends on  
a traditional or Dream  
certificate

### **BIGGER** Rewards

40-74 monthly card transactions

✦ **0.50% Rate Discounts**  
Dream Auto and RV loans

✦ **200 points**  
On-time payments to  
auto/RV loans, and  
HELOCs

✦ **200 points**  
Earning dividends on  
a traditional or Dream  
certificate

✦ **3 points per debit  
card transaction**

### **BIGGEST** Rewards

75+ monthly card transactions

✦ **0.50% Rate Discounts**  
Dream Auto and RV loans

✦ **500 points**  
On-time payments to  
auto/RV loans, and  
HELOCs

✦ **500 points**  
Earning dividends on  
a traditional or Dream  
certificate

✦ **10 points per debit  
card transaction**

## What's in Dream Rewards Checking?

With a Dream Rewards Checking account, you also get exclusive perks to help you save effortlessly across your entire Cyprus membership. This includes Dream Certificates, Dream Round Up Savings, Rate Reduction on Auto/RV Loans, and Rate Matching on Auto/RV Loans.

## Earn Points, Get Awesome Rewards

You can use the points you earn to redeem a wide range of rewards available at the Dream Rewards store including, travel, gift cards, experiences, and more.

To learn more about Dream Rewards Checking, visit [CyprusCU.com](http://CyprusCU.com), stop by your nearest branch, or give us a call

# New Cyprus CU Branch Open in St. George



We opened our newest branch in southern Utah at 1461 S River Road in St. George. The new branch, dubbed River Crossing, is conveniently located in the heart of St. George and will allow us to expand our comprehensive financial

products and services to more Utahns in the southern region of the state.

The newly constructed building is Cyprus's first branch in St. George, and our second in southern Utah, in addition to

our Hurricane branch. Manager Aaron Taylor and the River Crossing team are excited to serve the St. George community from this new office.

Cyprus is so excited we've opened what is now the credit union's

22nd branch. We thank you for your many years of trust and support, and we are thrilled to provide St. George residents with personalized, excellent financial services from our new branch!

## Holiday Closures

Cyprus Credit Union will be closed in observance of the following holidays:

**OCT  
13**

**Columbus Day**

Monday,  
October 13

**NOV  
11**

**Veterans Day**

Tuesday,  
November 11

**NOV  
27**

**Thanksgiving**

Thursday,  
November 27

**DEC  
24**

**Christmas Eve**

Wednesday,  
Closing at 2:00 PM

**DEC  
25**

**Christmas Day**

Thursday,  
December 25

**JAN  
1**

**New Year's Day**

Thursday,  
January 1

# Notice of Board Elections

Cyprus Credit Union's annual meeting will be on **Monday, February 9, 2026**. In conjunction with the annual meeting, an election for the Cyprus Credit Union Board of Directors will be held. The nominating committee has made the following nominations:



**Don Betenson** has been a credit union volunteer since 1990 and a credit union member since 1979. He has served as board secretary for more than 10 years. He has worked in accounting, auditing, and finance management positions for nearly 37 years. He earned both a bachelor's and master's degree in accounting from Brigham Young University. He was licensed as a CPA in Utah in 1977. Don believes that Cyprus is one of the best credit unions around and looks forward to serving members in the future.



**Pam Barnes** has been a member of Cyprus Credit Union for over 20 years. She brings a great deal of experience and knowledge to her position. She has more than 30 years of accounting, marketing, business development, and compliance experience with The Williams Companies and looks forward to contributing to the long term success of Cyprus Credit Union. She graduated from the University of Houston and holds a bachelor's degree in accounting.



**Kristina Nguyen** is a longtime Cyprus Credit Union member with a strong record of community service and leadership. She currently serves as Vice President of the Granite School District Board and has held numerous volunteer roles in local schools and organizations. With a background in early childhood education and a passion for supporting families, she brings valuable insight and dedication to her role on the Cyprus Credit Union Board.

## Running for the Board of Directors

Persons interested in running for the board of directors must meet the following qualifications:

- Be a member of Cyprus for a minimum of 12 months.
- Submit a petition to the nominating committee signed by 500 members by November 15, 2025. The petition must include a signed certificate from the nominee stating they are agreeable to the nomination and a statement of qualifications and biographical data.

Send petitions to:  
Board Nominating Committee,  
Cyprus Credit Union  
P.O. Box 9002  
West Jordan, UT 84084

Voting by ballot will be held at the annual meeting. Nominations from the floor will not be accepted. Requirements for service on the Cyprus Credit Union Board of Directors include:

- Being a Cyprus member in good standing.
- Attending 75% of all board meetings as required by law. Failure to do so will result in prompt removal from the board.
- Knowledge in all areas of credit union activity and willingness to attend training and planning sessions.
- Working for the good of the organization in accordance with the rules and regulations governing the operation of the credit union.

Board members cannot be monetarily compensated and are collectively liable for the actions of the board both during and after serving on the board of directors.



### Member Services

www.CyprusCU.com  
801-260-7600  
800-929-7787 (Toll-Free)  
Phone Banking: 801-260-7999

