

TRI-CU CREDIT UNION

Spring 2018 Issue TRICU-0318-NL

Members Only: ANNUAL MEETING

Wednesday, April 18, 2018, 6:30pm

CG Public House, 9221 W. Clearwater Ave. Kennewick

Diane Turney is up for re-election to a 3 year term. Featuring door prizes and hors d'oeuvres!



NEW OFFICE UPDATE:

Hurray! Construction is underway on our new building. The footings have been poured and set. Our estimated completion date is November 2018. Watch for updates in upcoming newsletters and on our Facebook page!

NEW FEE DISCLOSURES, EFFECTIVE APRIL 1, 2018

- The following actions will be assessed a \$28 Fee per instance: Loan payment, deposit, or debit items including check, debits, ACH, electronic or Visa, etc. that are returned for non-sufficient funds. Courtesy Pay (overdraft protection) instances. Stop Payment orders for checks or other items.
- After an account has been dormant, with no activity for 12 months, a \$5 monthly dormancy fee will be assessed. After 3 years any funds left will be escheated to the Washington State Unclaimed Property Department for a fee of \$75.00.
- Garnishment, levy, or legal action required on an account will be charged \$75.
- Special Research or Account Services: \$25 per hour (1-hour minimum).

International Fraud Protection:

Due to increased International Fraud, we have set new parameters on our debit cards for purchases outside the United States. Anytime you are leaving or making purchases outside the United States, let us know **which countries** your card will be used in, so we can correctly maintain your card while you travel or make purchases.



IN OUR COMMUNITY:

Upcoming Supported Events

(see our Facebook page for more information and updates)



The "Clot Trot" Hemophilia Awareness fun run: **April 17, 2018**

Jenny's Hope Pet Adoption Event: **April 28, 2018**

Kiwanis Club "Inland Empire Century" Ride: **May 12, 2018**, supporting Kiwanis Youth Charity programs



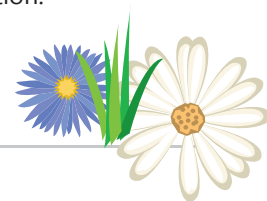
Recent Supported Events:



Mid-Columbia Arts Gala, supporting local arts including Mid-Columbia Mastersingers, Mid-Columbia Musical Theatre and Mid-Columbia Symphony.

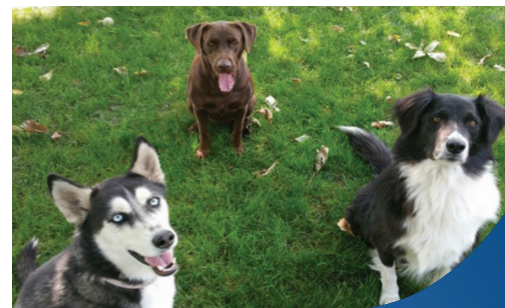


St. Patrick's Day Foot Race and Leprechaun Dash, in support of local elementary school physical education.



My Furry Friends Savings Account:

We now offer an auxiliary savings account for the animal lovers amongst us. Our furry friends are more than just another mouth to feed, they are family! Due to our strict non-discrimination policy, My Furry Friends accounts also serve My Feathered Friends and My Finned Friends. Savings account earn .11% APY and can also be transferred to a shared secured credit card at only 3.11% APR*. That's so much better than most of the other options around and EVERY ONE of our furry friends qualifies.



Kona (Stephanie's dog) pictured with her aunts, Sage and Missy

Letter from Danielle, VP of Member Service

Dear Members,

Our credit union is healthy and growing, and we continue to add new members. Despite this growth, we actually see fewer of you in our lobby each day.... does that seem strange?



We have many members who have been with us since the "beginning," when we were established in 1969. Some have commented about all the new employees, and not seeing the same familiar faces anymore, or feeling they don't know our newer employees quite as well.

So why are we seeing fewer members in our lobby each year? Consider the following questions:

- Do you enjoy the convenience of online banking?
- Do you have direct deposit?
- Do you use our phone app?
- Do you have a debit card?
- Do you use mobile check deposit?
- Do you use ATMs?
- Do you use our free online bill pay service?
- Is your account debited automatically for your loans?

While enjoying ALL of these awesome and free convenient services, you do not have a need to see us in the office as often as you used to. Most of the original long-time employees have now retired. These are people that you established amazing and trusting relationships with because you came in to do business on weekly and sometimes daily basis. I guarantee that all of our member service reps are doing their best to know you, to help you and to be a part of your financial family.

Friendly personal service continues to be our top priority, and we are here for you! Please stop in occasionally and say Hello! Bring your furry friend in for a treat too, because, hey, that's what friends are for!

~Danielle

Please welcome our new Tri-CU family members!

Brandie,
Loan Underwriter



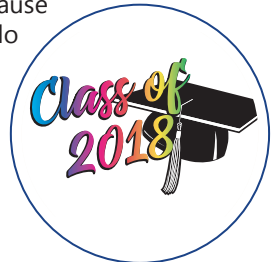
Jose,
Account
Coordinator



Gracie,
Loan Processor

Educational Scholarships Available!

Scholarships of \$500 and \$1,000 are available for graduating high school seniors, and continuing college students. They are available for pre-existing members of the Credit Union, and for the children of current IBEW #112 electricians. The submission deadline is April 30, and the application should include a student essay, official high school transcripts, and 2 letters of recommendation from high school officials, current/past employers, or from a pastor. Please apply, because your chances are good (we do not receive many applications). These memorial scholarships are named after Jens Olsen, an IBEW #112 Credit Union founder, and John Myers, for his 25 years of service on the Credit Union board and Supervisory Committee.



Starting Loan Rates (Mar 2018)*	APR*
New & Used Auto Rates	2.79%
Conventional, FHA, VA	too low to list!
10-year and 15-year Home Loans	3.99%
Credit Builder Loan (Share Secured)	3.11%
Home Equity Line of Credit	4.00%
Home Equity Loans	5.25%
Bare Land Loans	5.49%
Signature Loan or Credit-Line	5.90%
Boats and RVs	3.74%
Platinum Credit Card (with active checking)	8.90%
Classic Credit Card (with active checking)	12.90%

*Annual Percentage Rate. Some restrictions apply, subject to credit approval, rates may change at any time without notice. Rates quoted are for best credit and shortest term. Home Equity line of Credit is variable based on the WSJ Prime Rate and can change each quarter. Other rates and terms and restrictions apply. Equal Housing Lender. Credit card rates are 2% higher without active checking.



The Loan Department is ready to help!

Asset Size: \$39,288,581 • Members: 5,676 • FT Employees: 15
Founded in 1969 by IBEW Local #112

Membership for anyone who "lives, works or worships" in Benton or Franklin County, WA.



TRI-CU
CREDIT UNION

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