

TRI·CU

CREDIT UNION

Summer 2018 Issue TRICU-0618-NL



Annual Meeting Report

Our meeting was held on 04/16/18 at the CG Public House, and we enjoyed seeing our members who attended, the great food and wonderful giveaways. There was a "State of the Credit Union" update by the President, reports on financial and audit performance by volunteer officials. Diane Turney was re-elected to a 3-year term as a Director. We appreciate the time and commitment that our Volunteer Board donates on behalf of our credit union members.

Building Update:

Our new location is coming along! We are so excited to announce our tentative move date is set for mid November. Check out our Facebook page for the live drone footage of the progress thus far.



Educational Scholarships Awarded!

The Board of Directors were pleased to award four \$1,000 educational scholarships and three \$500 continuing education scholarships. The applicants awarded the \$1,000 educational scholarships were: Logan Jackson, Katelyn Root-Nelson, Lizzie Stites, and Dhylan Worster. The recipients awarded the \$500 for continuing education were: Jamie Bjazevich, Allie Stites and Riley Bjazevich. 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. Credit Union members and children of IBEW #112 Electricians were eligible to apply.



IN OUR COMMUNITY:

Upcoming Supported Events



Cystic Fibrosis Cycle for Life
August 18th



Cuisine De Vin **August 24th**

Recent Supported Events:



- Jenny's Hope Pet Adoption
- Cinco de Mayo Parade
- Inland Empire Century Ride
- Helmets for Kids
- Rotary Red 10 Bash
- Operation Thank You Golf Tournament



Drive Thru Services:

Just a friendly reminder to members that our drive thru is for fast services. We try and limit the transactions to cash/check deposits, withdrawals, or payments. For services such as cashier's checks, payments with debit cards, statement printouts, withdrawing or depositing coin, faxing or getting copies of items and any changes to accounts need to be done inside the lobby during lobby hours. Please have transactions ready before getting to the window to avoid the drive thru from getting backed up. Thank you for your cooperation!

New building, New services:

- 24hr. ATM
- More parking spaces
- Instant Issue debit cards
- Appointed privacy offices for members
- Not changing is our friendly services, smiling faces and great loan rates!

Letter from VP of Lending



Melisa
VP of Lending

Happy Summer! The warm sunny days are upon us and bring with them some excitement for all of us at Tri-CU. We are happy that you are with us as we move throughout the next few months.

The big news, of course, is that we are finally moving into a new building! If you have not been by the corner of Hwy 395 and 19th here in Kennewick, head over and see the progress. It is looking good.

Before we get there, we've got this summer to play. It looks like this summer is full of some opportunity in various markets here in the Tri-Cities. For example, we have rolled out some new programs that are set to work quite well in our unique housing market. Are you looking at getting into a new home or even a first home?

Our smaller size is going to give you a great advantage, because we are able to react more quickly from processing your pre-approval through getting your purchase closed and you in your new home. There are not a lot of homes available in this market so speed will be a key. From ITIN lending, FHA, VA, Conventional, Manufactured Homes (even in parks), and more, we are sure to have an option that fits you. Contact Melisa and Sindy to get the details. Word is that rates are going to continue to rise so act quickly and get in early.

Remember also, with the heat comes a need for air conditioning. We still offer the best overall standard financing deal in town for getting your home's A/C blowing cold. Exciting news on this front is that we've heard that several HVAC Partners are offering 0% financing promotions on newly installed systems as well. You may want to act fast if you have been considering a new system because those programs typically expire right about the time it gets REALLY hot. We want to make sure you get the best deal available. If those promotions do expire, we'll still be here for you with our first rate program and service.

We hope this newsletter find you all doing well. We look forward to seeing you and to what is promising to be a great summer. Enjoy it and thanks for being a part of our family here at Tri-CU.

- Melisa



I Can Have Rewards?!

Did you know our low rate VISA Credit Cards have a rewards program? First register your card at www.UChooseRewards.com. Simply use your Credit Card anywhere and earn points on purchases based on the program rules set by Tri-CU. But that's not all — earn even MORE points when you use your Credit Card at the participating retailers listed on this website — it's that easy!

uChoose
Rewards

Starting Loan Rates (Jun 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.



Asset Size: \$40,054,768

Members: 5,593

FT Employees: 15

Founded in 1969 by IBEW Local #112

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

Federally Insured by NCUA



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