

TRI·CU

CREDIT UNION

Winter 2018 Issue TRICU-1217-NL

Special thanks to all who came and celebrated our groundbreaking in October. You may have noticed the lack of progress on the lot, well.... we were supposed to actually have had a foundation in by now, but due to some extra geotechnical soil issues, and some un-anticipated roadblocks on city permits, there have been extra delays. If the weather holds out, we still anticipate moving in during Fall of 2018!



Board of Directors from left to right: Dave Strote, Meegan Garza, Tony Edwards, Carol Krueger, Diane Turney.



The new name was publicly revealed for the first time by Trevor and Danielle!

WELCOME REBECCA!

We are excited to welcome Rebecca into our operations department a few months ago, where she is working with Tammy managing back office procedures such as card maintenance and bookkeeping.

DELINQUENT LOANS & DEBIT CARDS:

Please be aware that if your loan becomes delinquent (despite the late notices we have been mailing you), then your debit card may be blocked until the payment is received.

IN OUR COMMUNITY:

Animal Adoption Fundraiser

Danielle and Trish at the "Mikey's Chance" Pet Smart Trunk-or-Treat fundraiser.



Giving Tree

Special "thank you" to those who donated to our giving tree last month, in support of You Medical" (formerly Tri-Cities Pregnancy Network), and Project Warm Up, for local homeless teens!



Giving Back

As part of our December "loan skip-a-payment" program we donated \$800 of the maintenance fee raised to the Tri-City Union Gospel Mission homeless shelter in Pasco.

Lampson Cable Bridge Run

We were excited to be a sponsor and participate in the Lampson Cable Bridge Run for another year!

Upcoming sponsored events



Mid Columbia Arts Fundraiser: March 8, 2018



St. Patrick's Day Foot Race and Leprechaun Dash by the 3 Rivers Road Runners: March 10, 2018

Kiwanis Club "Inland Empire Century" Charity Ride: May 13, 2017

FINANCIAL WELLNESS PROGRAM

Want to succeed on your upcoming New Year's resolution to pay off debt and improve that credit score? We're

probably all making similar resolutions, but this time, we want to keep them. Our team has built a program to help you, your families and friends to accomplish that goal. First, enjoy the rest of your Christmas and New Year season. Then, give us a call so we can help shed those financial pounds we all tend to gain this time of year. Since it's a free service, it'll cost less to shed the financial pounds than it costs at the gym to shed those other ones. Contact the loan department for more information.



FROM THE PRESIDENT



Dear Members,

By the time you read this there should finally be **VISIBLE PROGRESS** on the new building! There were a few hold-ups with getting permits approved by the city, such as extra engineering required due to caliche soil found on the lot, but we are finally getting there. The only factor now that can really slow things down is the **WEATHER**, otherwise we still plan to move in this Fall. Thank you for your patience.

We also recently updated our online banking program, as well as our name and logo. If you have any problems logging into this new website at www.Tri-CU.com, just give us a call and we can reset you or walk you through your first time. Some things are easier, and some things take some getting used to and don't seem so easy at first... so thank you for your patience!

Lastly - as we are entering the new year and setting new resolutions, consider the following:

Avoid unnecessary debt: Going into debt for extravagant or unnecessary items can be a form of financial bondage for years to come. If you don't have the cash to purchase luxury or non-vital items, consider delaying purchases until you do.

Always save money from each paycheck: This is the most consistent habit of wealthy people. We can set a fixed amount to transfer automatically to a savings account each time you are paid. Eventually you will have enough to live 3 for months in an emergency. Think of the peace and security this will bring you and your family!

Use a budget: Figure out how much you earn and allocate where it should go each month – and stick to it. This means we make hard decisions about what we really need versus what we only want.

Make donations: Whether to a church, a charity, or someone in need, doing good bounces back to the giver, and it consistently works!

Consider Insurance: A few dollars a month for life, health and credit insurance can save you from the financial disasters that often follow medical emergencies or unforeseen expenses.

Many Americans spend more than they earn and live beyond their means on borrowed money. I suggest we each apply these time-tested principles into our daily lives, to increase our peace and success on the path to financial independence and health. Please ask about our financial wellness program and Good Luck!

-President, Doug Wadsworth

PREVENTION TIPS:



Shopping Online? Only shop from familiar & well-known online companies, never purchase from unfamiliar websites!

Buying gas with your debit card: Gas pump skimmers can steal your card information and PIN, which allows them to steal more of your money before being detected. Just tell the pump it is a Credit Card (even if it is a debit card), and it won't request the PIN.

Anytime you do need to enter a PIN (like at an ATM), be sure and cover your hand so no people or cameras see it. Use ATMs that are in well lighted or well monitored areas.

Lastly (and most importantly), regardless of the precautions we take, a different card processing company or store gets hacked every week or so, so **MONITOR YOUR ACCOUNT BALANCE FREQUENTLY**. You can be automatically alerted by text or email anytime a transaction is conducted on your account, which can help detect unauthorized activity when it first happens. Setup our free E-ALERTS with online banking today!

Starting Loan Rates (Jan. 2018)*	APR*
New & Used Auto Rates	1.99%
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: \$38,624,179 • Members: 5,693 • FT Employees: 14
Founded in 1969 by IBEW Local #112

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



TRI-CU
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2626 W Kennewick Ave
Kennewick, WA 99336

T: 509.735.8331
1.800.873.3354
F: 509.783.6166

www.Tri-CU.com