

TRI-CU CREDIT UNION

Winter 2019 Issue TRICU-1218-NL

GRAND OPENING!

Special thanks to all who attended the event, it was standing room only! We are excited to finally offer the additional parking, additional office space, and the ATM that has been requested by so many members for so many years! Pictured here are the Directors and staff cutting the ribbon.



WE FINALLY HAVE AN ATM!

Even better, it accepts either CASH or CHECK deposits! Please let us show you how to operate it, we will even come outside to help. With a little practice we believe you find it faster, easier and more convenient, because it is available 24/7.

For deposits, please follow the instructions on the screen. Do NOT fold the cash or checks, and do NOT use envelopes. Please remove any staples, paperclips or rubber bands.

Cash deposits are available for use immediately. With check deposits, funds are available per policy or your account agreement. If you aren't comfortable using the ATM for depositing, you can still use our night drop (and items would be posted the next business day).



Important Notice: The Saturday drive-up tube hours are ending February 2018, as the ATM provides equivalent transactions services. If you do not have a debit card yet, come talk to us - we offer free checking!

IN OUR COMMUNITY:

Upcoming Supported Events:

**St. Patrick's Day
Community Footrace:**
March 16th

**Jenny's Hope
Pet Adoption:**
April 27th

Recent Supported Events:

40th Annual Lampson Cable Bridge Run

Community "Indian Summer" Run

PetSmart Trunk or Treat

United Way Festival of Trees



TRI-CU'S COMMUNITY ART DONATION

Tri-CU directors and management chose this sculpture by local artist CJ Rench to reflect a positive and modern feeling that celebrates local agriculture, wind, diversity in our community, and "helping hands" (our mission as a not-for profit Credit Union). The sculpture is "kinetic," swinging like a weathervane, and constructed of stainless steel. Of course it is "art," which means not necessarily everybody will love it, but we hope you do. We believe it helps beautify and add value to our community!



COOL BLUE CREDIT CARDS

When your current Tri-CU Credit Card expires you will receive a **blue** replacement one in the mail, instead of green. If you don't have a VISA credit card with us, we offer low interest rates starting at 8.90% APR*.

*Annual Percentage Rate, some restrictions apply, subject to credit approval.

LETTER FROM THE PRESIDENT

Improvement and change can be challenging at first



Nearly two years ago we conducted a membership survey, to find out why you used us and (hopefully), why you liked us. More importantly, we asked how we could be **better**. The most frequent suggestion for improvement was to provide more parking, and an ATM. With this new office we finally did! At the same time we don't want to lose our personal and friendly touch, which is the reason so many members used us.

We are the only small, local credit union left in town.

To survive and thrive we must stay efficient and competitive, especially with so many non-local financial institutions moving into town. Please allow us to help you adjust to some of the recent changes, for instance:

ATM: Beginning in February, our ATM will be servicing all Saturday transactions (ie: no more Saturday drive up tube). Our ATM accepts deposits of cash or checks 24-hours per day, so it can handle virtually any transactions that needed a drive up window. Not only will this ATM help the credit union save money, but it's safer for our employee on Saturdays. If you don't have a debit card yet, or would like us to show you how to use the ATM, just ask us!

Drive up Tube: This new system allows us to see each other more clearly with the video system, and saved us money (no large bullet proof window). A few things we have learned are: While the tube is "traveling" back or forth, we can't hear you, so wait until a moment before trying to talk to us. When you want cash, please sign the cash withdrawal slip first, before sending the tube (or we have to return it again). Please don't send coins in the tube, or it might be too heavy. If there is ever a line in the tube lane, please consider using the ATM, as it is usually faster!

Instant Issue Debit Cards: If you need a replacement debit card, you no longer need to wait 2 weeks for it to arrive in the mail. Now you come inside and have it printed on the spot! The card will feel a bit different (because it is smooth), but will work just like the old ones (and looks cooler too).

We are still fine tuning how to serve you best, in a friendly and efficient way. As with any attempt at improvement, there are always some unexpected challenges. As you sign loan papers, visit our receptionist desk, or conduct transactions at our teller pods, please give us feedback on how we can improve, we want our new office to feel familiar and friendly, like our old home did! Oh - and have you noticed the outdoor water doggie bowl for your pets? Now THAT is a special service you just don't see elsewhere.

Thank you for your patience with these recent changes, we value your membership!

- Doug Wadsworth, President

SHRED DAY!

On April 17th and October 17th you can bring personal documents to be securely shredded at our Tri-CU Office, as a complimentary service.



WELCOME OUR NEW EMPLOYEES



Belica is the welcoming face you will see when approach our receptionist desk. She is excited to be a part of Tri-CU Credit Union and has enjoyed getting to know the wonderful members and fellow co-workers. She is a mother to 3 kids, a wife and a teacher at her church.

Teresa is Tri-CU's newest loan department employee, however she is far from new to the industry, with over 25 years of experience. She recently moved back to this area from Arizona. The members, staff and wonderful management is what she has loved most since being with us. Plus she loves our beautiful new building.



OUR GIVING TREE!

A huge "thank you" to all the members who participated in our giving tree to help the students of Southgate Elementary School stay warm this winter season.



Starting Loan Rates (Jan. 2019)*

APR*

New Auto Rates	3.79%
Used Auto Rates	4.29%
Conventional, FHA, VA	too low to list!
10-year and 15-year Home Loans	4.63%
Credit Builder Loan (Share Secured)	3.00%
Home Equity Line of Credit	5.50%
Home Equity Loans	5.25%
Bare Land Loans	5.56%
Signature Loan or Credit-Line	6.40%
New Boats and RVs	4.24%
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: \$43,270,000 • Members: 5,598 • FT Employees: 17
Founded in 1969 by IBEW Local #112

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



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