

Tri-Cities Credit Union Column

Quarterly Newsletter - Spring 2015

TCFCU-0315-NL

IT'S TIME FOR OUR ANNUAL MEETING – PLEASE JOIN US!

You are invited to our annual meeting on Wednesday, April 22nd at 6:30 pm. The meeting is being held at the Tri-Tech Skills Center in Kennewick. The address is 5929 W Metaline Ave, Kennewick, WA 99336. Volunteer members will be elected to positions on the Board of Directors and there will be a report on the state of the Credit Union. There will be **DOOR PRIZES**, complimentary hors d'oeuvres and other refreshments provided. We hope to see you there!

NEW HOURS:

STARTING IN APRIL THE DRIVE-THRU WINDOW WILL BE CLOSING AT 6:00 PM ON FRIDAYS

IBEW #112 Jens Olsen Scholarships

\$500 is available for a graduating high school senior who will be an incoming college freshman this fall or for an existing college student. Named in honor of a founding director of this Credit Union, this scholarship is for pre-existing members of our Credit Union or children of IBEW #112 electricians. The deadline is April 30, 2015 and the application should include a student essay, an official high school transcript and 2 letters of recommendation from high school officials, current/past employers or a pastor. Not sure if you will get it? Apply anyway – we only receive a very small number of applicants for this scholarship!



HELLO AND GOODBYE!

Please help us in welcoming some new staff members. We are very excited to have Melisa, Monica and May join our team! Our loan officer, Roberta, will be retiring the end of May. We will miss her very much and appreciate all 28 years of her service! If you would like to come celebrate her years with us, come to the credit union and enjoy some cake and other treats on her last day, May 29th, 2015 from 9:00 a.m. to 6:00 p.m.

FAREWELL, ROBERTA!

“Wow! These years have flown by, it has been a great pleasure to be a part of our great community credit union. I have made many special friends over the years and have enjoyed the time with members, co-workers, and directors. I welcome Melisa, who will be replacing myself in the loan department and wish her many years of success in building relationships with you. I am looking forward to my early retirement, thank you!”



Online Loan Payments – NO FEE

Want to make a loan payment with your Debit or Credit Card from a different bank? In addition to offering this complimentary service in our lobby, you can do it on our website **24-hours a day!** Note: We will charge a \$20 courtesy fee for taking these Card payments over the phone, so we suggest you go online to avoid the fee. Note: We are not responsible for any fees that may be charged by your other card company.

Support Local Causes!

Would you like to join our Credit Union cycling or running team as we participate in local charitable events? Watch our facebook page for details!



LOAN MANAGER
MELISA



LOAN PROCESSOR
MONICA



TELLER
MAY

FROM THE PRESIDENT



It has been a busy 2015 for your credit union already. As you may have noticed, Roberta is planning on retiring after 28 years of service, we will sure miss her! We hired Melisa in January to become the new Loan Department Manager, she is coming up to speed quickly and has many years of mortgage experience.

In February we hired Mayreni to help in the teller area, and then we hired Monica in March to help in the loan department (both of whom speak Spanish). Please give these employees a friendly welcome when you meet them – we are excited to have their help!

We hope you are taking advantage of some of our new free services, like Account Aggregation, which is AMAZING! We also offer ACH Origination, so that inside our online banking you can set up transfers or loan payments between your other banks. For example: if you keep your checking account at Bank of America but you have your car loan here, you can now “pull” the money from the Bank of America account, to pay the car loan with us. Important: We hope you don't have a checking account at Bank of America though, because they are one of the infamous “big banks” that contributed to the economic collapse a few years ago. They generally charge higher fees and have very poor service (google it).

We also hope you are taking advantage of other free services we offer, like free ALLPOINT ATMs, free mobile banking and free mobile check deposit. As a not-for-profit cooperative, we are doing our best to offer your great products at lower prices, with better service. We hope to see many of you at our Annual Meeting in April, and thank you for your membership!

Contact Information

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2626 W. Kennewick Ave. • Kennewick, WA 99336

Asset Size: \$29,489,560

Members: 4,679

Employees: 10

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

Account Aggregation – have you tried it yet?

This free “dashboard” that can gather and organize your accounts, loans, and spending habits from ALL YOUR FINANCIAL INSTITUTIONS in one location is available in our online banking. Give it a shot, it is amazing!

One-time ACH Transfer Setup Fee:

Members can setup their own ACH transfers within online banking, to move money between other financial institutions or make loan payments. There is a \$10 courtesy fee for asking the Credit Union to manually set up a “one time” funds transfer for you. We encourage you to set these up yourself online for free!

Expanding Mortgage Offering

In addition to our “in-house” 10 or 15-year mortgage offering (no origination fee, usually no appraisal required), we also can assist you in finding competitive mortgages for FHA, VA and other 30 year terms loans! These longer term loans would not be kept in-house, but are now initiated with us. Call Roberta or Melisa with any mortgage questions!



Starting Loan Rates (Mar 2015)*

APR*

New & Used Auto Rates	1.99%
10-year Home Loan	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.



Your Family ~ Your Goals ~ Our Service

We Belong to You!