

Tri-Cities Credit Union Column

Quarterly Newsletter - Fall 2015

TCFCU-0915-NL



FREE Coin Counting!

No more rolling your own coin before you deposit it – just bring it in and our new coin counting machine will do the work, for FREE.

Depositors are responsible to remove non-coin debris or damaged coins before submission. We reserve the right to deny accepting very large single deposits of coin during extra busy or understaffed times of day. If bringing in more than a “mason jar” amount of coin, you may be asked to wait until other members in the lobby have been helped first. **This service is only available for members.**

Pet Adoption Services

There are abandoned or homeless animals in the Tri-Cities that would love a good home, and have lots of love to give. Contact the Tri-Cities Animal shelter at 545-3740 or www.tri-citiesanimalshelter.com. Also with Pet Over Population, you can adopt on Saturday from 11-4, or Sundays from noon to 4 at 6723 W. Canal Drive in Kennewick. You can visit www.petfinder.com to browse the dogs and cats that need a home.



We let machines count your cash?

It sounds strange, but our tellers will not be counting your cash anymore, instead we now use CASH DISPENSING MACHINES to count your deposits and withdrawals. These machines are never, ever, ever wrong. Never, ever. And they are much faster and more secure than tellers using cash drawers. Please be aware that we no longer give out “banded” bundles of denominations, rather you will get the assorted cash in one big stack, just as it comes out of the machine. Likewise, if you want to exchange bills, we now deposit everything into the machine, and then conduct a separate withdrawal transaction for specified denominations.

So... this may seem a little strange at first, but it's what most other financial institutions now use. We are excited how this speeds up our ability to process your transactions much quicker, and improves accuracy!



Make a Loan Payment

(Pago de prestamo) using your other debit or credit card

[CLICK HERE](#)

Want to make your loan payment, but paying from an account at a different institution?

You can go online and set up an “ACH” Third party transfer to pull the payment directly from that account. OR, you can just click on the button on our website to make the payment using your other debit or credit card (you need to know your member account number). Note: Doing these **yourself** on our website will keep it free, otherwise there is a courtesy fee.

Manage your budget & accounts in ONE place!

To use this free service just login to your online banking account, then click on “Services” and choose “MD Account Aggregation.” You can link to your other banks and credit cards, view your spending habits, quickly set up personal budgets, and even set goals to pay down your debt faster!



MORTGAGES

In addition to our in-house mortgages, we also now provide FHA, VA and other 30-year term loans. Come talk to Melisa if you have any questions, she can get your application started for a GREAT and competitive mortgage! Equal Housing Lender; some restrictions apply, subject to credit approval.



Help welcome Tricia to our loan department, she is ready to help you!

LETTER FROM THE PRESIDENT:



As a not-for-profit, financial cooperative, we strive to meet your financial needs and give you a better deal, so you can save money. As a reminder of some of our new free services, please review the following: We now have a coin sorting machine that is free for members, so if you want to deposit your jar of loose coin, bring it in. For your convenience

we offer ACH Origination services, which lets you “pull” money from an account at any other institutions to make your loan payment here, or you can “push” money from this credit union account to any other institution. You can set these transactions up yourself for free, online, anytime. For even more convenience in making loan payments, there is a link on our website that allows you to pay with your Credit or Debit cards from other institutions. Can't make it in to deposit a check? Use our mobile APP, so you can take a picture of it with your phone and have it automatically deposited. If you use our Credit Card product, you can benefit from our new rewards program at www.UChooseRewards.com. We hope you like some of these new products and services, and if you have any other suggestions on how we can better serve you, send an e-mail to Doug@Tri-CitiesCU.com. Thank you for your membership!

Doug Wadsworth, President

Don't wait for FROST

Replace your faulty heat pump or furnace today! We offer special HVAC loans that don't require appraisals or equity. Payments starting at only \$100/month. Call Trevor for details! (Some restrictions apply, subject to credit approval).



Contact Information

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Asset Size: \$30,110,438

Members: 4,960

Employees: 11

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



Charity Event Sponsorships:

Thanks to the members who joined us in the August 2015 Cycle for Life against Cystic Fibrosis! Note: some team members are not pictured above, because they decided to do even MORE than 65 miles! We were also proud to sponsor the **Cuisine De Vin** event last month, in support of the Children's Developmental Center which helps local children with developmental disabilities.



Picture this.

Deposit a check with a tap of your phone.



Download our FREE APP today!



Tri-Cities Credit Union Mobile Ba...
Computer Marketin...

Starting Loan Rates (Sept. 2015)* APR*

New & Used Auto Rates	1.99%
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.



Your Family ~ Your Goals ~ Our Service

We Belong to You!