

Tri-Cities Credit Union Column

Quarterly Newsletter - Winter 2015

TCFCU-1214-NL

Happy New Year!

We are excited to release details of some new products/services for 2015 - Please read through this newsletter to learn all about how Tri-Cities Credit Union is helping YOU achieve financial success!

Community Events:

-We sponsored and participated in the Jingle Bell Run/Walk 5k on November 22, 2014 - This community event helped raise money and awareness for arthritis research.



-On December 20, 2014 we sponsored and participated in the Lampson Cable Bridge run put on by Pasco Parks & Recreation.



- Our Credit Union put up a "giving tree" again this year and it was a huge success. Thank you to all who were involved. Students at Highlands Middle

School wrote their name, their age and an item they need/want on an ornament and we hung them up on our Christmas tree in our lobby. Members chose an ornament and brought the item back to us and we delivered the gifts to the school on December 18, 2014. They were able to enjoy their gifts before they started their Christmas break.

- Union Gospel Mission: We were excited to donate \$500 to the Tri-City Union Gospel Mission in December, which was half of the processing fees we collected when members opted to skip their loan payment. Thank you for your support - this money helps provide meals and care for local homeless people during this cold season.

Please ask us how you can get involved! Our Credit Union would love to have a team of employees AND members to join in on the fun!

ACH Origination – Loan Payments made easy!

With this new service we can "pull" funds from other Bank accounts, to make your loan payments here! Bring us the routing and account number (or a voided check), and we can setup a recurring monthly loan payment to this Credit Union. Of course we think it would be best if you just moved all your business to us instead (we do have FREE Checking), but if not, we now offer this easy new solution!

LOWER YOUR RATE!

In reviewing the list of payments that go out automatically each month from accounts here at the credit union, we noticed that several of our members are sending payments to financial institutions that charge very high interest rates on loans. That is particularly true on auto loans where rates can be as high as 34%. While Tri-Cities Credit Union cannot guarantee that we can approve lower auto loan rates for all applicants, we would love to try. One of the goals here at the credit union is to help our members achieve financial success. The highest rate charged here on loans is 18% which is nearly half of what some are paying! Maybe it's time to lower your rate!

We are hoping that we can have the opportunity to try and save our members some serious money on these loans. The payments are going out automatically, why not have them do so at a savings? It will result in a much quicker time to pay off the loans and more money for you, our member. To apply, simply visit www.tri-cities-cu.com and fill out an application or contact our loan department at 509-735-8331.

New Credit Card and Rewards!

I know there has been an awful lot of "card replacements" with all the fraud the past few years, but the new GREEN credit cards are a **good** thing! Not only does our new credit card company offer better service, but it has the same fraud and/or activation phone numbers as our debit cards. And not to mention an excellent REWARDS program! If you haven't already - visit www.UChooseRewards.com to register your new credit card and start earning great rewards now!

Note: Please keep in mind that the Allpoint free ATMs are for DEBIT cards only, not credit cards.



Remote Control Cards – Coming Soon

Breathe easier: The next time you lose your VISA card, just use your phone or device to DISABLE it, thus preventing unauthorized transactions! You can later re-activate the card when you find it. If the card is truly lost or stolen, you can still permanently close it (and we will order you a replacement). If you rarely use your card, you can leave it in "disabled" status all the time, except for when you want to use it, thus virtually ensuring that no fraud takes place. Remember to always contact us immediately anytime your card is stolen or you detect any fraud on your account, or you could be liable.



Did your VISA card stop working?

Have you ever been shopping and suddenly your card won't work? If you do have money in your account... then perhaps the card company suspects fraud, and is trying to reach you (especially if you are shopping out of state)? Call the fraud monitoring company at 1-800-262-2024 to verify recent transactions. Please make sure we have current telephone numbers in your account, so we (and our fraud company) can reach you!

FROM THE PRESIDENT:



Dear Members,

Some of us (me included) had been looking at this credit union long enough that we couldn't really see it anymore. After hearing a few "less than positive" comments from new members about the appearance and condition of the office, we realized it was time for a facelift. The exterior was last painted 15 years ago, the interior 21 years ago, and the cabinets and counters are original construction from 1981 (but the color felt like 1971). With approval from our Board of Directors, we are excited to now offer a cleaner and more professional place to conduct your business. Some of you also may have noticed a subtle change to our signage; we enlarged the words "Credit Union" in our logo, so prospective members can see what we are at-a-glance.

In closing, we are in the process of rolling out some great new technological products and services in the next several weeks – so I hope you review the rest of the newsletter to stay current and take advantage them. As a not-for-profit financial co-operative, we are doing our best to help you achieve financial success through great rates, lower fees, and excellent products and services. Thank you for your membership and business!

Doug Wadsworth, President

With consideration of the numerous regulatory requirements involved with marijuana related business accounts, and because we are a Federal Credit Union (subject to Federal Law), we are choosing not to provide services for this type of account at this time. This includes producers, processors, retailers and delivery services. Detection of marijuana based business accounts will lead to closure. At this time we kindly suggest that such businesses inquire at Numerica Credit Union for account services.



Contact Information

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Asset Size: \$29,096,888

Members: 4,548

Employees: 9

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

CONGRATULATIONS

DANIEL!

Daniel has a Johnny Appleseed Savings account at Tri-Cities Credit Union and won a drawing for a piggy bank! Kids who are 0-12 years old are eligible for this special savings account. Every time there is a deposit into a Johnny Appleseed Savings account their name is entered into a monthly drawing for \$10.00. Also, when the child makes a deposit in person, he or she will get a prize right then! And every other month the Johnny Appleseed program will mail out postcards to account holders that kids can bring in with their deposit and be entered into Johnny Appleseed's own prize drawing!



Account Aggregation: Coming Soon



What is it? It is your online DASHBOARD of financial accounts (even at other institutions), your loans, custom budgets, personal goals and it even shows your shopping habits (how much did you spend eating out last month?) - all in one place from our online banking! This new fully integrated online service from MoneyDesktop is scheduled to be available by March – and we are very excited about it.

Starting Loan Rates (Dec 2014)* 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!