

Tri-Cities Credit Union Column

Quarterly Newsletter - Fall 2016

TCFCU-0916-NL



Credit Union Employees (left to right):
Doug, Trevor, Melisa, May, Cindy, Leilani, Trish, Tricia, Danielle
Foreground: Janice and Matt

CHIP Card Replacement

Frequently Asked Questions

You should have just received a replacement Debit card or Credit card with the new "CHIP" in the past several days.



Does this new card have a different "PIN" password? No, your PIN did not change.

Do I need to call that I-800 number to activate it? For DEBIT cards any "PIN based" transaction will automatically activate your new card, although credit cards will need to be activated by phone. You can also choose or change your PIN by calling in.

I am trying to activate it by phone, why won't it work? The call to activate your card must be made from the **primary phone number** we have listed for your account at the Credit Union, please give us a call and we will ensure we have your current phone number. In addition, the automated system will ask for the Social Security and birthday of the "primary card holder" of the account (not the joint owner).

When will my old card be deactivated? Old cards will automatically be de-activated when the replacement is activated, otherwise we will manually be closing the old cards over the next several weeks (so don't delay activating the replacement)!

Why didn't I receive one of these fancy new "Chip" cards? If you haven't received a replacement, it is probably because you haven't used our card for months (only actively used cards were replaced). If you want one of these new cards, we will happily issue you one - just let us know!

How does this new card work? Insert the card into the bottom of "CHIP capable" terminals, and leave it there until you are prompted to remove it (after the transaction is complete).

Why did we have to get these new "Chip" cards anyway? These more advanced cards keep your account more secure, because they are more difficult to counterfeit. IE: In the long run, this will reduce fraud and save you money!



Do you have a "wish list" for the new office? We are still in the planning stages, so let us know how we can design this new building to be attractive and convenient for you! You can e-mail the Credit Union president directly: Doug@Tri-CitiesCU.com

NEW CD RATES!

Certificates of Deposit, Effective 9/15/2016

6-Month Certificate.....	0.60% APY*
12-Month Certificate	1.00% APY*
24-Month Certificate	1.10% APY*
36-Month Certificate	1.25% APY*
48-Month Certificate	1.60% APY*
60-Month Certificate	2.00% APY*

*Note: APY = Annual Percentage Yield. Stated annual percentage yield is as of the last dividend declaration date, early withdrawal penalties may apply. Rates subject to change at any time. Calculated on daily balance. Declared effective Sep 15, 2016. Minimum balance \$2,500. Federally Insured by NCUA

Upcoming Supported Events:

Taking a Bite out of Hunger, 2nd Harvest: Oct 12th

Lampson Cable Bridge Run, Pasco: Dec 17th

Recent Supported Events:

Habitat for Humanity

Indian Summer Half Marathon, 3RRR

Cuisine De Vin, Children's Developmental Council

Cycle for Life, helping find a cure for Cystic Fibrosis



IBEW Golf Tournament

Trevor in Loans,
Board Chairman
Tony Edwards, and
Vice Chair Dave Strote





En Español:

We recognize that some of our members prefer Spanish over English, so we hope this helps. We have many convenient services that can help you save you time and money, let us tell you about a few of them:

First, did you know you can make your loan payments on our website, using any VISA card? Just go to www.Tri-CitiesCU.com, and click on the button shown here:



Also, we have free online banking in Spanish. Give us a call so we can set-up your username and password today, then you can check your account balance anytime with your computer or smartphone!

We also have a free coin machine, so that you deposit a jar full of coins directly to your account, without counting it yourself.

Lastly, did you know that we can cash your work paychecks? As long as you have at least \$50 kept in the savings account, this is a free service (subject to some restrictions). Thank you for your membership.

Reconocemos que algunos de nuestros miembros prefieren español sobre Inglés, por lo que esperamos que esto ayude. Tenemos muchos servicios que pueden ayudarle a ahorrar tiempo y dinero, deja que te acerca a algunos de ellos:

En primer lugar, ¿sabía usted puede hacer sus pagos de préstamos en nuestra página web, utilizando cualquier tarjeta VISA? Sólo tienes que ir a www.Tri-CitiesCU.com, y haga clic en el botón que se muestra aquí:

Además, tenemos la banca en línea en español. Danos una llamada para que pueda configurar su nombre de usuario y la contraseña actual y, a continuación, puede comprobar el saldo de su cuenta en cualquier momento con el ordenador o un teléfono inteligente!

También tenemos una máquina de monedas gratis, de manera que usted deposita un frasco lleno de monedas directamente a su cuenta, sin contar por sí mismo.

Por último, ¿sabía usted que podemos cobrar sus cheques de nómina? Como siempre y cuando tenga al menos \$ 50 mantenidos en la cuenta de ahorro, este es un servicio gratuito (sujeto a algunas restricciones). Gracias por su pertenencia ti.

Don't forget about our great Credit Card REWARDS program at www.UChooseRewards.com Register today to start earning points, which can be redeemed by purchasing merchandise and gift cards!

Contact Information

Touch Tone Teller: 783-1900
Toll Free: 800-873-3354
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Homepage: www.Tri-CitiesCU.com
2626 W. Kennewick Ave.
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Asset Size: \$33,652,219
Members: 5,424 • 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



You just aren't going to win something you didn't enter, or get something for nothing. If you get a phone call claiming you won the Random House Sweepstakes, it is a lie. Don't give them any account information or send them any money, just hang up. If a stranger offers an abnormally large amount of money for some type of transaction or favor, but requires a *cashier check or money order in return somehow*, it is FRAUD. If it sounds "too good to be true," then it probably is. If you aren't sure, give us a call and we can do some investigation for you!

Credit unions are different from banks:

- Credit unions are **not-for-profit** (unlike Wall Street)
- Credit unions are **member-owned** (like Main Street)
- Credit union membership is restricted to our community to keep the money local
- Credit unions return earnings to members with lower fees and better interest rates.



Beware the “Free Trial” Fiasco

Vendors will often give you a free trial of their services, but require your account information (like a debit card number). Once this free trial expires they may begin automatically charging your account for more than you realized. It may not be easy or cheap to cancel because of the “fine print.” You may not get your money back, and it isn't necessarily fraud (because you entered into the free trial contract with them). Every month we deal with members who have unknowingly entered into “free trial” contracts and end up losing money and frustrated as they close their account or card because of continued withdrawals they cannot stop. Be wary of free trial offers!

Starting Loan Rates (Sept. 2016)* APR*

Starting Loan Rates (Sept. 2016)*	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, HVAC 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!