

Tri-Cities Credit Union Column

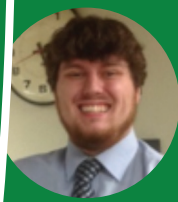
Quarterly Newsletter - Spring 2016

TCFCU-0316-NL

Annual Meeting: April 20th, 6:30 PM at Tri-Tech



Members have the opportunity to vote for volunteer officials to serve on our Board of Directors, and hear a report on the state of the Credit Union from the President. There will be **AWESOME DOOR PRIZES**, complimentary hors d'oeuvres, and other refreshment provided. We hope to see you there (members only).



Please welcome
Matt, our newest
teller!

REMOTE CONTROL your card!

For security and peace of mind you can disable your debit card or credit card anytime you want to prevent transactions from posting, or if you temporarily lose it. When you are ready to use your card again (or when you find it) you can "un-block" the card and continue using it like normal. Even better, you can do this on your mobile device, with our own online banking APP! Note: if you are unable to find your card, believe it might be stolen, or detect any suspicious activity on your account, notify us IMMEDIATELY, to ensure you are not liable for any fraudulent charges.

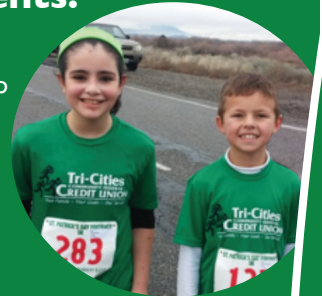
Educational Scholarships

Scholarships of \$500 and \$1,000 are available for graduating high school seniors, and continuing college students. These scholarships are available for pre-existing members of the Credit Union, and for the children of current IBEW #112 electricians. The submission deadline is April 30, and the application should include a student essay, official high school transcripts, and 2 letters of recommendation from high school officials, current/past employers, or from a pastor. Please apply, because your chances are good (we do not receive very many). These memorial scholarships are named after Jens Olsen, an IBEW #112 Credit Union founder, and John Myers, for his 25 years of service on the Credit Union board and supervisory committee.



Recent Supported Events:

- The Polar Plunge - Special Olympics
- Blue Mountain Council Leadership Breakfast – Boy Scouts of America
- St. Patrick's Day Footrace – (supports local student athletics)



Upcoming Supported Events:

- Inland Empire Century Ride on May 7th – Kiwanis Club (educational scholarships)
- Golf for Children on May 11th – Children's Developmental Center

Ready for the HEAT?



We offer special HEAT PUMP 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, equal housing lender).

A FEE just became FREE

We have eliminated the \$5 overdraft transfer fee, so you will not be penalized when money is automatically transferred from your savings account to cover charges from your checking. Please remember, Federal Regulation "D" still only allows 6 withdrawals from the savings account each month, and there is still a \$3 fee after exceeding the limit of 6. Contact us to setup automatic overdraft transfers between other accounts as desired.

Fee Change:

There is now a \$25 maintenance fee for modifying the date or amount of existing 3rd Party Transfer (ACH Origination) or Recurring VISA payments, so now only the initial setup is complimentary. Please note: you can still setup and modify your own recurring automatic inside our online banking, anytime, for **FREE**.

VISA Cards: Use it or Lose it

Haven't used your Debit or Credit Card for months? Don't be surprised if it gets restricted or closed. The credit union is charged a monthly fee for each active card – whether you use it or not. To reduce excess expenses we may close some cards that are inactive or unused for several months. If you decide you want it later you may be charged \$10 to cover our cost to re-issue it.

We offer complimentary online guidance for making a budget or getting out of debt, please visit www.mmiurl.org/TCCU/. For members we offer complimentary Credit Counseling at 1-866-757-9723.



LETTER FROM THE PRESIDENT:



Dear Members, allow me to review a few Credit Union topics you may be interested in:

Limited Parking: We've heard concerns about our small parking lot, and the frustration when pizza customers take our spots. We recognize that accessing our building this close to an intersection can be difficult as well. Did you know we don't actually own this building? We are leasing it

from our founders, IBEW #112, and our lease will be expiring in the next few years. The board of directors is investigating options for relocation, so that we can provide more parking, and more space in our lobby for our growing members and employees. Location decisions should account for anticipated growth of our community and how the flow of traffic might change. Our goal is to find a location that is convenient for the majority of our members, that will also be a comfortable and attractive office for years to come. So, when feeling frustrated by our parking situation, don't despair, we will soon have a better location!

A note about growth: Did you realize that the asset size and membership of the Credit Union has nearly doubled in the past 8 years? The reason we haven't outgrown this building yet, is because more and more members are using our convenient online services – and simply don't need to physically visit our office as frequently. We offer mobile check deposit so you don't have to physically bring your checks to deposit them. We also offer dozens of free "Allpoint" ATMs in the Tri-Cities so you can get cash without coming to our office. Our mobile application allows members to track their balances any time of night or day - and even receive texted "e-alerts" when transactions are posted to accounts. One of our coolest (but least utilized) complimentary services is account aggregation. This is a "financial dashboard" called Money Desktop, that can pull in all your account information from other banks, so you can track spending, set budgeting goals, and manage your finances, all inside our online banking.

EMV Transition (chip cards): – We anticipate that our debit and/or credit cards will start being issued with the "chip" in them starting late this summer. Once we have successfully made that transition to EMV cards, then we will be working towards an "instant issue" solution, so that we can print your cards in our lobby while you wait (yes, we are eager for this one too).

And finally, we are holding our Annual Meeting on April 20th at 6:30 pm at Tri-Tech, so we hope you will join us and help elect our officials and win a great door prize. Feel free to contact me if you have any suggestions or comments about how we can do a better job serving you, thank you for your membership.

Gunner Davis,

congratulations on winning our Johnny Appleseed Raffle prize... now save those pennies!



PLEASE, read that letter.

Please promptly read whatever mail you receive from us! Perhaps your VISA card was compromised, and we are sending you a new one? Or perhaps an account has gone dormant and may get charged fees if you don't contact us? Or perhaps something went wrong with an automatic loan payment and your loan is delinquent? The same goes for statements and newsletters or inserts (electronic or paper). If you fail to promptly review your account history or statements, you could be liable for fraudulent charges.



Asset Size: \$32,061,933 • Members: 5,165
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



Contact Information

Touch Tone Teller: 783-1900 • Toll Free: 800-873-3354
Office: 735-8331 • Homepage: www.Tri-CitiesCU.com
2626 W. Kennewick Ave. • Kennewick, WA 99336

Starting Loan Rates (Mar. 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	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!