



Camellia Uhling



Judy Kirk



Dave Strote

# TRI-CU CREDIT UNION

Summer 2020 Issue TRICU-1019-NL

## ANNUAL MEETING REPORT

Thanks to those who joined our "virtual" annual meeting live stream on April 22nd, 2020 at 6:00pm, it was a bit awkward and cumbersome due to technology, but we got it done. Judy Kirk and Camellia Uhling were elected to the board, and Dave Strote was re-elected. All in virtual attendance were entered to win 3 grand prizes, congratulations to Virginia Blacksmith, Claudia Torres and Stephanie Hernandez!

## NO CHECK HOLDS - on ATM Deposits!

Call or e-mail us if you want to deposit checks to our ATM with NO HOLD. For established members we can usually prevent any future deposited checks from having holds placed as well, so you can access those funds immediately (and you don't have to contact us every time). If there is a long line in our drive up, then pull to the front and use our WALK-UP ATM instead. Remember - to prevent future holds on checks deposited at the ATM, just call Danielle once (not every time)!



## Why don't we mow our grass?!

Actually, Our grass is SUPPOSED to be long, it is a native drought-resistant type of grass, part of our water conserving intentional **Xeriscape** design. This grass is better for our environment and the pocketbook. We admit it looks unusual at first, but hopefully you will come to appreciate the natural beauty and environmental benefits of our landscape!

**Xeriscape:** A style of landscape design for arid regions, requiring little irrigation or other maintenance.



## Pandemic Update:

As our county progresses through specified phases, we expect to open our lobby again soon. We are excited to see your faces again, it has been kind of lonely the past couple months!

When our lobby does re-open, we want to keep you all as safe as possible. In addition to sanitizing surfaces, door knobs, ATMs, etc. multiple times per day, we will have plexi-glass "cough screens" setup at desks and teller counters, and we may be wearing masks, to help ensure we don't inadvertently infect each other. We have removed some of our furniture to avoid surface transmission, and will have "6 ft social distancing" reminders on the floor.

When you come in, we encourage wearing masks, although we may require you to "pull it down" for a just a moment when you first enter the office. This is for security reasons, so we (and our cameras) can identify you. We will continue to offer hand-sanitizer at each station, and encourage you to take a squirt.

Finally, we encourage you to stay home if you are sick, or continue to use our ATMs or drive-ups if you are in a high risk group, or are uncomfortable coming in our lobby yet. We look forward to seeing you, thank you!



## Do you like REWARDS?

Log In today to enroll your Tri-CU credit card in our excellent program at [www.uchooserewards.com](http://www.uchooserewards.com)!



## FREE ATM Networks

Look for these logos to avoid an ATM fee. You can also check our website or download the app to find the nearest near you!





## Message from the President:

Money Problems? Please help us get this message out: If you have a loan with us and are struggling to meet financial obligations as a result of lost work or pay due to this pandemic, please let us know. If you are a

long-time member who has lost their job for the same reason, also let us know, so together we can find ways to help you through this difficult time.

How Can We Help? The goal of this credit union is NOT to make a profit, our board of directors are unpaid volunteers, and we have no shareholders except the member, you (with your \$5 "share-savings" stock). Our mission as a tax-exempt cooperative is to help our members achieve financial success, and to give back to this community. This has been very "front-and-center" during this pandemic. In addition to donating a total of \$10,000 between the local Food Bank, 2nd Harvest and Meals on Wheels, we offer many solutions to help our individual members. These include skipping loan payments or mortgages, and even 0% interest loans with no payments until 2021 if you lost your job (some restrictions apply of course). For recent months we have also been waiving many typical account fees, to help ease financial stress.

Thank You For Your Patience: Yes, the Drive-up Lane has been LOOOONG, and some of you have gotten trapped in the middle when you only needed our ATM (UGH, sorry!). Then, we can't always answer the phone quickly, either. The safety precautions we needed to follow resulted in many employees working from home, and then sick employees (or their kids) leaving us short-handed sometimes as well. It has been a challenge keeping our service standards as high as we like, so thank you for your patience, and we look forward to things getting back to normal soon.

Thank you for your membership!

## Want help from a Certified Credit Counselor?



Schedule a credit wellness review today with Trevor today, he is Tri-CU's first nationally certified Credit Counselor. He can share tips on how to improve your credit rating, save money, and achieve financial success. Some of these tips are simple, that all of us can do, like setting up direct deposit and using automatic bill

pay to make sure payments get in on time, or building a personal budget. Also, keep credit card balances as low as possible to boost your credit score, so you can get lower loan rates.

**The rewards?** If you work alongside us to improve your credit score, various loans you have here at Tri-CU may be eligible for a **free interest rate reduction!** Additionally, we may be able to lower your interest rate on loans you have with other lenders. Contact Trevor at [trevor@tri-cu.com](mailto:trevor@tri-cu.com) today!



## Scholarship Award Recipient



Congratulations to **Chloe Waters**, recipient of our 2020 Educational Scholarship Award! We offer this each year for \$500 to \$1,000, existing members or families of IBEW #112 electricians are eligible. We don't receive many applicants, so your chances are great! These memorial scholarships are named after Jens Olsen, an IBEW #112 Credit Union founder, and John Myers, for his 25 years of

Asset Size: \$50,693, 982

Members: 5,605

Employees: 15

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**



**Privacy Policy:** Please contact us if you would like a copy, or see the link at the very bottom of our website at [www.Tri-CU.com](http://www.Tri-CU.com)

### Starting Loan Rates (March 2020)\* APR\*

New Auto Rates	1.99-18%
Used Auto Rates	2.49-18%
HVAC, Landscaping, Home Improvement	3.75-12%
Conventional, FA, VA	too low to list!
10-year and 15-year Home Loans	3.49-11.59%
Bare Land Loans	5.56-14.05%
Signature Loan or Credit-Line	6.40-18%
Citizenship Loans	10.40-18%
New Boats and RVs	4.24-18%
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, terms and restrictions apply. Equal Housing Lender. Credit card rates are 2% higher without active checking.



3213 W. 19th Ave.  
Kennewick, WA 99337  
[www.Tri-CU.com](http://www.Tri-CU.com)

T: 509.735.8331  
1.800.873.3354  
F: 509.783.6166