



# TRI-CU CREDIT UNION

Summer 2019 Issue TRICU-0619-NL

Come Celebrate our 50th year serving the Tri-Cities! The Anniversary party will be on Friday, August 2nd from 1-5 pm. There will be a charity raffle, snow cones, cookies, a dunk tank and more! Four winning raffle members can select a charity for us to donate \$500 to. In addition, new accounts or loans during August get to choose a charity for us to donate \$50!



## Retirement Seminar

We are hosting another complimentary "member only" financial advising seminar from our partners at Petersen Hastings on... Tuesday, October 22nd from 6-7 pm. Space will likely be limited to 20 people, so please RSVP.

Disclaimer: Investments through Petersen Hastings are NOT NCUA/FDIC INSURED and may lose value. NO GUARANTEE: The advice given or results obtained from Petersen Hastings are in no way guaranteed by Tri-CU Credit Union, and no liability shall be accepted by Tri-CU Credit Union.

Weather closures, special announcements, deals on repossessed vehicles, fraud tips and more... want to stay "in-the-know?"



## Educational Scholarships Winners!

Congratulations to our 2019 Educational Scholarship winners, they received \$1,000 each! Graduating Seniors: Nelson Bjazevich and Steven Englert. Continuing College: Dhylan Worster and Christian Wingle. These memorial scholarship awards are available each Spring for Tri-CU members and children of current IBEW #112 electricians. These scholarships are named after Jens Olsen, a credit union founder, and John Myers, for his 25 years of service on the Credit Union Board and Supervisory Committee.



Steven Englert



Nelson Bjazevich

## ANNUAL MEETING REPORT

This meeting was held in our lobby on April 17th at 6:00 pm, there were treats, and a couple great door prizes. A special thanks to those members who attended. Meegan Garza and Carol Krueger were re-elected to 3 year terms on the board, we appreciate their valuable leadership of our financial cooperative!



Meegan Garza



Carol Krueger

## IN OUR COMMUNITY:

### Upcoming Supported Events



Register on line  
[www.See3Slam.com](http://www.See3Slam.com)  
July 13th



Cycle for Life  
Charity Ride  
August 3rd

### Recent Supported Events:



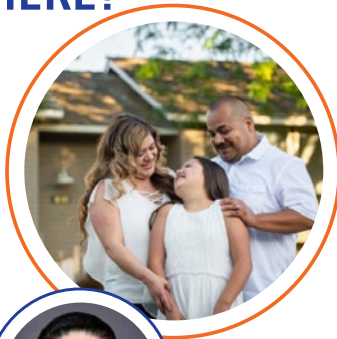
Kiwanis Inland  
Empire Century Event



Jenny's Hope Pet Adoption

## HOME LOANS HERE!

Yes, we can handle your JUMBO, FHA or VA MORTGAGE, and we can get the best rates around. Give us a call!



Melisa  
NMLS  
# 1285821



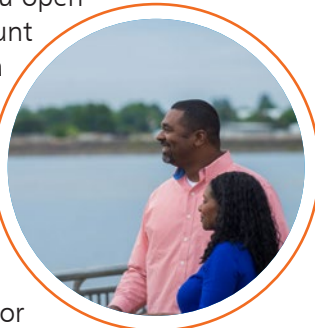
Sindy  
NMLS  
# 1791973

## FREE BUSINESS CHECKING:

Did you know that Tri-CU offers business accounts with no Item limit, no monthly or annual fee, and free coin deposits! Some restrictions apply, ask for details. Deposits are NCUA Insured.

## HEALTH SAVINGS ACCOUNTS:

Want more control over the money you spend on health care each year? When you open a Tri-CU Health Savings Account (HSA), in combination with a qualified high deductible health plan, you're able to prepare for medical emergencies and general health care costs in an affordable and convenient way. Managing health expenses is all about planning. Prepare for your health care today with an HSA from Tri-CU! Consult your tax advisor for specific tax advice. Deposits are NCUA Insured.



## BIKE-FRIENDLY BUSINESS!

On 5/2/19 we became the first Kennewick business designated as "bicycle friendly" by the League of American Bicyclists. We encourage bicycling as a viable and healthy transportation option, and provide an outdoor bike "Fixit" station and water fountain, as well as bike storage inside (and a shower) for commuting employees. We are the 4th bicycle friendly business in the Tri-Cities, after PNNL, Fuse and Greenies (in Richland). For more information visit [www.bikeleague.org/business](http://www.bikeleague.org/business).



Meet Favi,  
our newest  
employee!

Starting Loan Rates (June 2019)*	APR*
New Auto Rates	3.79%
Used Auto Rates	4.29%
HVAC, Landscaping, Home Improvement	5.25%
Conventional, FA, VA	too low to list!
10-year and 15-year Home Loans	4.99%
Bare Land Loans	5.56%
Signature Loan or Credit-Line	6.40%
Citizenship Loans	10.40%
New Boats and RVs	4.24%
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.

## NOT-SO-FREE TRIALS:

Almost every week a member comes in claiming fraudulent charges on their card, but then remember signing up for something online. Deceptive companies often entice with an initial free item or discounted price, but there is usually FINE PRINT that locks you into future orders or charges. We cannot get your money back if you have agreed to any kind of contract authorizing those charges (even if you weren't aware you agreed to them). Please, never enter your card information for a free trial or discounted price unless it from a well-known and established online merchant (even then, beware the fine print)!



Asset Size: \$44,731,547

Members: 5,605

Employees: 16

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



# TRI-CU

## CREDIT UNION

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