



TRI·CU CREDIT UNION

Fall 2018 Issue TRICU-0918-NL

THE TIME IS NEARLY HERE!

We are moving!

Just a reminder our drive-thru will be closed on Saturday November 10th, while we move. We will resume regular business hours at this new office on Tuesday, November 13th. Over the moving weekend all on-line services will be working, but the 24-hour phone teller will be unavailable.

Please join us on **November 16th at 3:30pm** for our Grand Opening Celebration

and a tour. There will be refreshments, complimentary "swag," a raffle for gift baskets, and also chances to win \$200 gift cards (for some of the first loans). Our new address is 3213 W 19th Ave, Kennewick, WA 99337, and our phone number and website will remain the same. The old office will be permanently closed after our move, with no business transacted at that location.

In the picture to the right, employees spray painted positive messages on the floor of the new office (prior to carpeting, of course).



KEEPING IT LOCAL

Local Carpenter Alvin with Custom Woodworks Inc. in downtown Kennewick has built our employee break room cabinets, check writing station, reception desk and our teller pods. Alvin has been in business since 1990 and makes custom cabinets, counter tops and also provides prefabricated cabinets as well. Check out his beautiful showroom at 116 S. Washington in Kennewick.



DID YOU KNOW?

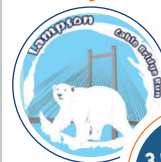
MAKE A LOAN PAYMENT
(Page in position) using your other debit card
CLICK HERE

We offer FREE online web payments! You don't need to login or have an account to pay your loan with a different bank debit card. Go to our website www.tri-cu.com, click on Loan Services at the top of the page, and click the button. It's that simple, and free!

Important Note: Using a non-Tri-CU debit card to make loan payments online can require up to 2 business days for posting.

IN OUR COMMUNITY:

Upcoming Supported Events



40th annual Lampson Cable Bridge Run
December 15th



Indian Summer Run
September 22 8:00am



PetSmart Trunk or Treat
**Sunday Oct. 28
3:00pm-6:00pm**

Recent Supported Events:

- Cystic Fibrosis Cycle for Life
- Cuisine de Vin



Artwork on the Corner:

To help beautify our community and the neighborhood, Tri-CU is placing artwork on the street corner of 19th Ave. Our board of directors, management team and design consultant helped choose a sculpture to reflect a positive and modern feeling that celebrates local agriculture, wind, diversity in our community, and "helping hands" - our mission as a not-for profit Credit Union! It will be "kinetic," mounted on a pole to swing like a weather vane, constructed of stainless steel. We hired local artist CJ Rench (CJR Design) a well known local artist who has done other community artwork in Kennewick:

We have scheduled the public unveiling of the artwork for **Tuesday, Dec 4th at 1:00 pm.**





Letter from Danielle

Vice President of Member Service

HOOK, LINE & SINKER

Social media is a great way to stay connected with family and friends, and an easy way to meet new people. Unfortunately, anyone can be targeted by an online scam these days, so be careful of the **Catfish!**

Catfishing is when scammers create a false identity for themselves, lure victims into online romances, and then ask for their money, personal account information or passwords.

Here are some important tips to remember when you are using Social Media to meet new people online:

1. Photos – Does this look like an everyday person, or a model? Google Search by their image, and if you find their same picture elsewhere online... they are probably a fake.
2. Life – What does this person do for a living and what are their hobbies? Does it sound too good to be true?
3. Getting to know you – Does this person say everything you want to hear and at all the right times?
4. Intimacy – Is this person moving too quick, too soon... especially if you have never met them in person?
5. Friends – How many friends do they have? If their Facebook profile has few friends with nobody tagged, it could be a fake profile.
6. Trauma – Has this person had many unusual or sad life events that play on your sympathies?

If you are feeling "in love" despite having never met them in person, and then if they start asking for personal account information, passwords or money... **STOP**, you are getting scammed! Don't get hooked on a line and sink your money into a fake person. If you are ever unsure, please ask a Tri-CU employee for advice!

INSTANT CARD PRINTING:

We are finally rolling out the ability to provide "Instant Issue" debit cards, which means we can print your new card right here (no more waiting weeks for it to come in the mail). The ability to print them immediately means these will be smooth cards, and not embossed with bumpy numbers and letters. It may feel a little strange at first, but please give them a chance!



New Home Financing Options!

Rental Home Mortgages:

We now provide mortgage financing options for rental homes! We offer competitive rates and fast "in-house" financing, some restrictions apply so ask us for details.

Manufactured Homes in Parks:

Additionally, we now provide financing options for manufacture homes that are in local "home park" communities. Affordable housing is increasingly important, and Tri-CU is stepping up to help serve this need. If you or someone you know is looking for entry into homeownership, please call us or stop by for a visit. Some restrictions apply, subject to credit approval, Equal Housing Lender.



Melisa, Gracie and Brandie are ready to help with your manufactured homes loans, land purchases, mortgages and more!

Starting Loan Rates (Sept 2018)*	APR*
New Auto Rates	3.29%
Used Auto Rates	4.29%
Conventional, FHA, VA	too low to list!
10-year and 15-year Home Loans	5.25%
Credit Builder Loan (Share Secured)	3.00%
Home Equity Line of Credit	5.00%
Home Equity Loans	5.25%
Bare Land Loans	5.56%
Signature Loan or Credit-Line	6.40%
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.

Asset Size: \$41,859,290.00

Members: 5,577

FT 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



TRI·CU
CREDIT UNION

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