

TRI-CU CREDIT UNION

Spring 2019 Issue TRICU-0319-NL

Members Only: ANNUAL MEETING

6:00 pm, Wednesday, April 17th at Tri-CU Credit Union

This year we will review the overall health of the credit union and hold our Board of Director Elections.



Tri-CU Board of Directors 2019
Diane Turney, Carol Krueger, Tony Edwards, Meegan Garza, David Strote

Sweet new Debit Card?

DON'T GET SKIMMED!

1. When making purchases (especially at gas stations), run your card as CREDIT, so you don't have to enter your PIN number. Note: When purchasing groceries or merchandise you may have to press "cancel" when it prompts you for a PIN, which then prompts for your signature or zip code instead.



2. When you must enter your PIN number (like at an ATM), always COVER YOUR HAND as you press the numbers. Not necessarily from the prying eye of those next to you, but to protect from tiny pinhole cameras that may be stuck to a nearby surface, recording you.

OTHER SECURITY TIPS

Monitor your account.

- Regularly check your account transactions online (daily or weekly), to make sure no fraud has occurred.
- Sign up for E-Alerts with online banking, to receive a text or e-mail anytime specified amounts are withdrawn from your account.
- Report a lost or stolen card at once to reduce the chance that it will be used improperly, and if you can't reach us immediately, you can temporarily FREEZE the card with our "Card Remote Control" application feature, to prevent any unauthorized use.
- If you don't regularly monitor your account and notify us immediately of any suspicious activity, you could be liable for losses!
- Update your account contact information at Tri-CU, so that we (or our fraud monitoring company) are able to quickly reach you.



IN OUR COMMUNITY:

Upcoming Supported Events

(see our Facebook page for more information and updates)

- Rotary Golf Tournament
- Jenny's Hope Pet Adoption Event.



- Kiwanis Club "Inland Empire Century Bike Ride" supporting Kiwanis Youth Charity programs



Recent Supported Events:

- Junior Achievement Annual Bowling
- Mid-Columbia Arts Gala



PETERSEN HASTINGS

Fiduciary-Centered Advice

Introducing Petersen Hastings: Financial Planning and Investment Services

We want to help guide our members through retirement planning and complex investment needs; so we have partnered with Petersen Hastings Investment Management. They are an independent, fee-only, fiduciary advisory firm that was founded locally in 1962 and has serviced our community for the last 57 years. Their multigenerational team of experienced and credentialed professionals offer a systematic process to help families and individuals navigate all their financial decisions—saving for retirement, investing for the future, purchasing a new home or car, marriage, birth of a child, children's education accounts, vacations, and much more. As part of our partnership, they will be available on a complimentary basis on certain scheduled days each month to help answer basic questions pertaining to investments or retirement. They will also offer a series of complimentary financial planning seminars exclusive to our Credit Union each year, but 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.

Seminar Schedule:

- Are you on track for your retirement? 4/23/19, 6:00 pm at Tri-CU
- Women's Round-table on Investments and Insurance: 5/23/19, 6:00 pm at Tri-CU



Letter from Trevor *our Loan Specialist*

2019 is rolling! Rolling through the snow for most of the first part, but rolling nonetheless. Part of the rolling has been a roll-out of some new and expanded loan programs for our community. We have been serving our members with ITIN loan options for some time now but have expanded that to include home loans and more. Along that line, we've added a Citizenship loan option for those members who are ready to take the next step of integration into our amazing community and country. Cool stuff.



We also opened up the doors to a new Kitchen for those members who have been looking to add real, solid value to their homes while improving their enjoyment of it. Our Kitchen / Bath remodel loan starts as low as \$99 per month and has a very quick turnaround time for convenience.

The most recent update is the addition of a high mileage vehicle loan program. In most cases in the past, vehicles with over 130,000 miles have been tough to finance unless our member had a very large percentage in cash down. We've eased that up. Vehicles are lasting longer than ever and there can be some great deals on a well-maintained, higher mile vehicle.

As we prepare this newsletter, there is still freezing rain and snow falling. We hope that at the time this newsletter has reached you, the bright, warm, friendly sunshine has reached you as well. We also hope to see you soon so we can share our bright, warm, and friendly personalities with you again. Take care!

Tri-CU does MORTGAGES?

YES! Not only do we offer in-house financing for mortgages (great for those with limited credit), we can also help you with JUMBO, FHA, VA and other conventional 30-year mortgages. Our rates are usually the best in town, so contact Melisa or Cindy today!

Equal Housing Lender



Melisa, NMLS
1285821



Sindy, NMLS
#1791973

BUSINESS ACCOUNTS



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

Our ATM accepts cash or check Deposits!

Come talk to us for details, and let us show you how to use it! Reminder: The Drive-up Tube is no longer open Saturday Mornings.



Educational Scholarships Available!

Scholarships of \$500 and \$1,000 are available for graduating high school seniors, and continuing college students. They 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 many applications). 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.



Starting Loan Rates (Mar 2019)*	APR*
New Auto Rates	3.79%
Used Auto Rates	4.29%
HVAC, Landscaping, Home Improvement	5.25%
Conventional, FHA, VA	too low to list!
10-year and 15-year Home Loans	4.63%
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, active checking.



April 17th we are hosting our 1st SHRED DAY just for our members! Bring in your small basket of information sensitive paper and let us Shred it for you.



Asset Size: \$443,433,785 • Members: 5,542 • FT Employees: 16
Founded in 1969 by IBEW Local #112

Membership for anyone who **"lives, works or worships"** in Benton or Franklin County, WA.



TRI-CU

CREDIT UNION

3213 W. 19th Ave
Kennewick, WA 99337

T: 509.735.8331
1.800.873.3354
F: 509.783.6166

www.Tri-CU.com