



TRI-CU CREDIT UNION

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Great news, great rewards!

Want a chance to drop your loan rate? Tri-CU Credit Union is starting a reward program for members who improve their credit scores.

Schedule a financial wellness review so we can share tips on how to improve your credit rating. Some of these tips are simply things, that all of us can do. Things like setting up direct deposit and automatic bill pay to make sure payments get in on time, every month. Also, keep credit card balances as low as possible, because maxed out cards can drastically lower your score.

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.

We have never met anyone that would refuse a lower interest rate, and we look forward to working with you to lower yours. Always remember that Tri-CU is a local, not-for-profit, member-owned and operated credit union that exists to provide its members, you and me, with great deals, financial tools, and financial education to help you achieve financial success.

Contact Trevor at trevor@tri-cu.com with questions, to schedule a review, or for general tips on qualifying for this reward program.

Tri-CU Trophy

The Tri-Cities Arts Commission awarded us this trophy at the December Kennewick City Council meeting in recognition of the public artwork we donated to the city when we opened our new office. As we were the first business in the city to do so.



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.



Recent Supported Events:

- Petsmart Trick-or-Treat Event, Oct 26th
- Office Trick-or-Treat
- Member Shred Day, Oct 17th
- Take a bite out of hunger, 2nd Harvest Table Sponsor: Wed, Oct 9th
- Lampson Cable Bridge Run: Saturday, Dec 21st



Weather closures, special announcements, deals on repossessed vehicles, fraud tips and more... If you want to stay "in-the-know" follow us on Facebook!

We are also now on Instagram.



We appreciate all our followers and all our positive reviews we receive on Yelp and Google. Thank you!

We now offer FREE ATMs through the Coop and Allpoint Networks

Check our website or download the app to find the nearest near you!



Important Fee and Account Change Notifications:

Non Sufficient Funds: Fee charges are applied per each presentation of an NSF debit item, whether returned debit items or payments to credit union loans or accounts (ach/check/debit/electronic/Visa/etc.).

Debit Card Courtesy Pay: If you authorized Tri-CU to pay overdrafts on your ATM and everyday debit card transactions as part of a Courtesy Pay program, you understand an applicable NSF fee will be charged for each instance. You have the right to revoke this consent at anytime. Opting-Out may take up to 2 business days to process after being received by the Credit Union.

Contacting Members: All members, existing or new, authorize the Credit Union to contact and communicate with them via all legal means we have available which we can find, and or which you have provided for use, such as by e-mail, telephone, cell phone, texting, mail, etc. at any time allowed by law— to alert you to account problems, fraud on your account, delinquent status, etc. By providing contact information when the account is opened or updated, it is understood that electronic contact via your email or texting to your telephone is sufficiently private to discuss basic account matters, and you authorize us to initiate such electric conversations as determined necessary by the Credit Union, and to leave specific account related messages on voice mail boxes associated with the phone number or electronic email account. It is the member's responsibility to alert us when such contact information changes or if such methods are no longer private.



Do you like **REWARDS?** Log In today to enroll your Tri-CU credit card in our excellent program at www.uchooserewards.com!

A fond farewell to employees, May and Ivonne, we wish them success and joy with their new babies. We will miss you both!



E-SECURITY FEATURES: You can setup automatic text or e-mail alerts anytime there are withdrawals from your account, or when your balance falls below a specified amount. You can also "FREEZE" your VISA card with the mobile app We would love to help you take advantage of these great security features!

Starting Loan Rates (Dec. 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, terms and restrictions apply. Equal Housing Lender. Credit card rates are 2% higher without active checking.

Did you notice our new "walk-up" ATM?

We would be happy to teach you how to utilize the cash and check deposit features!



Asset Size: \$47,309,485

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

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