



2020 Tri-CU Board of Directors  
 Judy Kirk, Meegan Garza,  
 Tony Edwards, Cam Uhling,  
 Dave Strote

# TRI-CU CREDIT UNION

Spring 2020 Issue    TRICU-1019-NL

## ANNUAL MEETING ONLINE ONLY

Please join us on Facebook, April 22nd, 2020 at 6 pm for the annual meeting.

We will review the overall health of the credit union and hold our Board of Director elections. The meeting only lasts 15 minutes, so don't be late. We hope to see you there!

### From the President:



Just a few weeks ago I was marveling at how strong our economy has been for an entire decade, and how unemployment was just staying SO LOW. **What a difference a few days can make**, when a global pandemic arrives and entire countries are on lock-down. Our hearts go out to those who may have (or may yet) lose loved ones. If you have a loan with us and are struggling to meet financial obligations as a result of lost work time and pay due to the coronavirus, please let us know, so together we can find ways to help you get through this difficult time.

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" account stock. Our mission is to help our members achieve financial success, and to give back to this community. In alignment with this mission, we are training several of our employees to become Nationally Certified credit counselors (Congratulations to Trevor, our first one)! Can we work with you, to improve your credit score, so we can try to REDUCE the interest rate you are paying on existing loans you have with us? **Who does that anyway**, and why would Tri-CU want to LOSE MONEY by dropping the interest rate on your existing loan? We do. Thank you for your membership!

### 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)!



### Recent or Upcoming

#### Supported Events:

- Junior Achievement Bowling
- Jenny's Hope Pet Adoption???
- St. Patrick's Day Footrace, March 14th
- See 3 Slam Charity Basketball Tournament: July 11th



### Did you see us at the Home & Garden Show?

Not only do we finance HVAC systems, but we also finance home improvement projects including kitchen or bath remodels, landscaping, new windows, decks, and SPAs! Ask today about our low monthly payments and great rates!

### 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!



**PANDEMIC UPDATE:** *Dear Member, for safety our lobby is now closed, and we are handling all transactions through our drive up or over the phone. If you are being financially impacted by the coronavirus (COVID-19), please contact us to review your personal financial situation. We are here to listen and to discuss possible options that may help you through this time. #FederallyInsuredByNCUA*



## 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!



## Tri-CU HOME LOANS!

Not only do we offer in-house financing for mortgages (great for those with limited credit history), 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 Sindy today!

Equal Housing Lender  
Mortgage Loan officers:



Sindy  
NMLS  
# 1791973



Melisa  
NMLS  
# 1285821

Asset Size: \$47,320,991  
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**



## 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.



Financial Institutions handle lots of money, and see a lot of folks- which adds up to a lot of germs. We have been taking extra precautions all through March, including hand sanitizers for employees and members at every station, and regular sanitizing of surfaces like countertops, doorknobs and ATM machines. Please help us by taking a squirt of our hand sanitizer when you meet with us. If you are feeling unwell, we encourage you to stay home and utilize

"remote" services like free online banking, free mobile check deposit, free bill pay, 24-hour teller, or even our drive up ATM. Thank you!

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

New Auto Rates	3.49-18%
Used Auto Rates	3.99-18%
HVAC, Landscaping, Home Improvement	4.75-12%
Conventional, FA, VA	too low to list!
10-year and 15-year Home Loans	4.49-11.59%
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.



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