



## Normal by November?

**Right now we are planning to open our lobby in November**, although it is intended primarily for more complex transactions, loan signings, account openings and such. To keep us all as safe as possible, masks will likely be required to receive service, and we will utilize plexi-glass “cough screens” setup at desks and teller counters. We will continue to sanitize surfaces, door knobs, ATMs, etc. multiple times per day, and will have hand sanitizer available for your use. Our lobby will look a little different for a few more months, as we have removed some of our furniture to avoid surface transmission, and will have “6 ft social distancing” reminders on the floor. Not quite “normal” - but getting closer



## Need to get finances back on track after Covid-19?

We have nationally certified credit counselors who would love to share ideas to help you get caught up on debt, get out of debt, and get your credit scores climbing again. Schedule a credit wellness review today.

**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!



## Furnace Financing Fall is nearly upon us, then... WINTER? Plan ahead!

If your home’s heating and air conditioning system is limping along - get it replaced before a coming “big freeze.” Many of our HVAC partners are offering great deals now, and loan rates have never been lower!

# TRI-CU CREDIT UNION

Fall 2020 Issue

## Return of the Fees

For the past few months Tri-CU has been waiving virtually all NSF, overdraft and late loan payment fees, as a way to try and help members who might already be struggling financially due to the pandemic. Beginning November 1st, these fees will be reinstated.

**To avoid these fees**, make loan payments on time, and don’t overdraft your account



(track your expenses with our mobile app)! If you are still struggling financially due to the pandemic, please contact us, as

we may be able to reverse fees and offer other help and suggestions.

## About that long drive-up line...

Want to help speed things up? Here are some hints:

1. If you need a cashier check: Call us in advance and we can have it ready for pick-up, at the front door!
2. Avoid the busy times if possible: Our drive up is longest around lunch time, and on Friday. If you are flexible, avoid those times.
3. Use an ATM: Give us a call and we may be able to permanently waive most holds, so you can get instant credit for deposited checks! Use our walk-up ATM to avoid getting stuck in the drive up lane.
4. **THANK YOU, FOR YOUR PATIENCE.** Who would have guessed a pandemic would close our lobby, resulting in such long drive-up lanes. Hopefully opening our lobby in November will help speed things up.



## Message from the President:

During the past several months, optimism has been more difficult to find. As we struggled in the face of a global pandemic, our country also found itself with heightened awareness of racial division and inequity. I hope

this has motivated us all to take steps to alleviate racial divisions where we can, and to protect and build up both the physical and financial health of all those within our community.

We are a not-for-profit financial cooperative, and our Mission is to help a growing number of members enjoy financial success by providing better rates, lower fees and superior friendly service. As we are successful we return profits to members and our community through improved products and services, charitable donations, community sponsorships, gainful employment and financial education.

Allow me to further define our mission to include the priority to always be fully inclusive, based on the cooperative operating principles upon which we are built. There will be no discrimination in who we hire or who we serve, and the financial stability of ALL is important to us. As the CEO for your Credit Union, you have my commitment that these priorities will stay front of mind.

Thank you for your membership!



### 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!



If you would like to come in, you will probably need to wear a mask, and we may ask you to "pull it down" for a just a moment when you first enter the office. Why? Security reasons, so we (and our cameras) can identify you.

### Feeling Sick? Don't come in!

Finally, we encourage you to stay home if you are sick, or continue to use our ATMs or drive-ups if you are in a high risk group, or are uncomfortable coming in our lobby yet. We look forward to seeing you, thank you!

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

New Auto Rates	1.99-18%
Used Auto Rates	2.49-18%
HVAC, Landscaping, Home Improvement	3.75-12%
Conventional, FA, VA	too low to list!
10-year and 15-year Home Loans	3.49-11.59%
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.

### ...SPEAKING OF LOW RATES

Sure, this pandemic has put savings rates back in the toilet, but LOAN RATES are awesome again. Give us a chance and we may be able to save you money with an auto or home refinance at Tri-CU!



**Privacy Policy:** Please contact us if you would like a copy, or see the link at the very bottom of our website at [www.Tri-CU.com](http://www.Tri-CU.com)

### 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)!

### REPO DEALS!

Looking for a deal on a repossessed car or truck? We keep these vehicles lined in our parking lot along 19th Avenue - make an offer!

Asset Size: \$52,003,068

Members: 5,605

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**



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