

Notice of Annual Meeting



2020 Tri-CU Board of Directors

Judy Kirk, Meegan Garza, Tony Edwards, Cam Uhling, Dave Strote

VIRTUAL Facebook Live-feed on **Wednesday, April 21st, 2021 at 6:00 pm**

CHANCE TO WIN PRIZES, Members Only, must comment during online meeting to qualify.

The general purpose of this meeting is to elect member volunteers to positions on the Board of Directors as needed, to give a report on the state of the Credit Union and to provide a forum for members to address the Board of Directors. No business other than that related to these purposes may be transacted at this meeting.

Tri-CU Home Loans!

We would like to welcome Brandie to our mortgage department, and she is ready to help with both in-house financing for mortgages (great for those with limited credit history), and with options for JUMBO, FHA, VA and other conventional 30-year mortgages. Our rates are usually the best in town, so contact Melisa, Sindy or Brandie, today!

Equal Housing Lender

Mortgage Loan officers:



Melisa
NMLS # 1285821



Sindy
NMLS # 1791973



Brandie,
NMLS # 1904258

DON'T BE THE VICTIM OF A GIFT CARD SCAM!



For your protection:

- Is someone calling claiming to be a family member in trouble?
- Are you being asked to purchase large sums of gift cards?
- Is someone claiming to be the IRS or computer Technical Support?
- Are you being pressured to buy gift cards to pay for taxes or services?

Remember:

- Gift cards cannot be used to pay for legal fees or bail
- Gift Cards cannot be used to pay taxes or to fix computer viruses
- Do not share card numbers or PINs with anyone!

TRI-CU CREDIT UNION

Spring 2021

DEBIT CARD SECURITY TIPS

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. 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 eyes of those near you, but to protect from tiny pinhole cameras that may be stuck to a nearby surface, recording you.

- Treat your Debit Card like cash and always keep it in a safe place.
- Keep your PIN number a secret! Never write it on your card, keep it near your card, or NEVER tell it to anyone.
- 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.
- Remember that we will never ask for your PIN number, CVV Code, or complete Social Security Number, that is a sure sign of fraud!

Call immediately to report a lost or stolen debit card, or fraud!

Do you like REWARDS?

Do you like **REWARDS**? Log In today to enroll your Tri-CU credit card in our excellent program at www.uchooserewards.com! Have you cashed in your rewards points lately? Have you checked your rewards lately? **There might be BIG \$\$\$ in gift cards waiting for you!**





Message from the President:

Every few months we have a member who loses thousands of dollars from some kind of scam. This always breaks our heart, because usually that money is gone, just as if they had tossed hundred dollar bills into a fire. In this issue we highlighted a few different types of fraud, and some ways you can protect yourself. Yes, it is a bit wordy, but it is important! I would like to close this newsletter with a few general tips from the FTC, about how you can detect and avoid scams. In summary though, if the deal sounds "almost too good to be true" - it probably is.

Consider these four signs that it's a scam.

- 1. Scammers PRETEND to be from an organization you know.** Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the [Social Security Administration](#), the [IRS](#), or [Medicare](#), or make up a name that sounds official. Some pretend to be from a business you know, like a [utility company](#), a [tech company](#), or even a [charity](#) asking for donations. They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.
- 2. Scammers say there's a PROBLEM or a PRIZE.** They might say you're in trouble with the [government](#). Or you [owe money](#). Or [someone in your family had an emergency](#). Or that there's a [virus on your computer](#). Some scammers say there's a [problem with one of your accounts](#) and that you need to verify some information. Others will lie and say you won money in a [lottery](#) or [sweepstakes](#) but have to pay a fee to get it.
- 3. Scammers PRESSURE you to act immediately.** Scammers want you to act before you have time to think. If you're [on the phone](#), they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.
- 4. Scammers tell you to PAY in a specific way.** They often insist that you pay by [sending money through a money transfer company](#) or by putting money on a [gift card](#) and then giving them the number on the back. Some will send you a [check](#) (that will later turn out to be fake), tell you to deposit it, and then send them money. When the check bounces, you are left owing the entire amount.

I hope these tips are helpful, and remember, when in doubt, call us first!

Sincerely,

Doug Wadsworth, President

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!



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.



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



Starting Loan Rates (March 2021)*

	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.

Asset Size: \$54,079,498

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



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