



**Good things can still happen during hard times. Search for the positive!**

This list is not meant to minimize the harsh reality of an incredibly difficult year. Many are struggling. Some have lost loved ones. Many feel sad, scared, frustrated and broken. It's OK to not be OK right now, together we can get through this challenging time. Focusing on every little positive thing, can help!

- I learned a musical instrument
- I spent more time outside, or on a bicycle
- I found a new hobby: birdwatching!
- I rediscovered my love of cooking, baking or gardening
- I learned to appreciate toilet paper (or a bidet)
- I discovered I am stronger than I realized
- The Mandalorian, Hamilton
- I adopted a new pet
- I gave to charity or helped others in need
- I re-discovered the excitement of a good book
- I watched America launch astronauts into space
- I discovered I can be content with a simpler life
- I am learning to be more patient and kind

**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 tier, 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!



**What is a Christmas Club Account?**

Do you find yourself wishing you had saved some money every time the holidays arrive? With these special savings accounts we setup up auto-deposits or transfers each month, and then release the accumulated funds to you every November. Decades ago these club accounts were very popular, for good reason - but saving money became less fashionable the past few decades? Start savings now, so you will be financially prepared to celebrate next Christmas!



**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)



**TRI-CU CREDIT UNION**

Winter 2021 Issue

**Charities Tri-CU supported during 2020:**



In order to avoid potential transmission of the coronavirus, we did not have a giving tree in our lobby, rather we encouraged members to donate to local online charities of their choice. Regardless, the MSR's did a beautiful job decorating it!

**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)! Have you cashed in your rewards points lately? Have you checked your rewards lately? There might be BIG \$\$\$ in gift cards waiting for you!



**Our Lobby is \*finally\* open!**

Of course, our indoor service is intended primarily for more complex transactions, loan signings, account openings and such. We encourage members to use our ATMs or drive-ups for simple transactions, or if you are in a high risk group.



**Wear a Mask:** Although masks are required inside our lobby, we may ask you to "pull it down" for just a moment when enter. Why? So we (and our cameras) can identify you for security purposes. Thank you, for your understanding!



## Message from the President:

2020 probably wasn't a "favorite year" for many, but Tri-CU has been proud to offer help and support for our members during these hard times. Why do we care, and what is a Credit Union anyway? Is it just another name for a bank? Is it a credit card company? Do you have to be in a union to join? Please look at the first logo for the Credit Union movement, from 1924



The first working credit union models sprang up in Germany in the 1850s and 1860s and, by the end of the 19th century, credit unions had taken root across Europe. They were best identified by their adherence to co-operative principles, especially those related to democratic membership and control. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others. Most credit unions in the U.S. emerged from an employer-based bond of association. Tri-CU was founded in 1969 as IBEW #112 Federal Credit Union, for local union electricians and their families.

Although the word 'credit' might make you think that the earliest credit unions offered only loans, they also offered savings services, payment and insurance services as well. The word 'union' can also be confusing, but you don't have to be a member of a labor union. Members are simply united together because they share a similar situation, such as where they live, where they work or what they believe in.

Today, millions of Americans have turned to the umbrella of a credit union. Hard times happen, sickness and accidents occur, financial distress or **PANDEMICS** pelt away. Credit Unions aren't organized to work for shareholders, trying to maximize profit; they work for you, trying to provide the best financial products and solutions to improve your life and help you financially succeed. Did you know that our board of directors are unpaid volunteers? We are foundationally committed to our members and this Community. If you are struggling financially in any way, please come and talk with us, give us a chance to help you financially succeed, that is our Mission! The other way of looking at this cartoon is to not just focus on the protection of the umbrella, but also on the "Little Man" himself. He is holding up his local credit union. He is putting them in the position to do the most good and it is a mutually beneficial relationship. If you have received a great rate, or service; enjoy the benefits of any of our products; or appreciate our approach to member services, we ask that you tell others. We not only want to be your primary financial institution, but also for your family and friends. Thank you for your membership!

## Winter Weather? We might be closed!

Before driving to Tri-CU during icy or snowy weather, please call us or check our facebook page for updated business hours. When possible, avoid driving during icy conditions, for the safety of everyone!



Starting Loan Rates (Dec 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.

## 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!

## Stay WARM this Winter

If your home's heating isn't keeping up, get it replaced! Ask about our HVAC partner special financing, up to \$25,000, no appraisal needed, fast approvals, and affordable payments! (Equal Housing Lender).



Some restrictions apply, OAC.



## Financially Impacted?

If you are struggling to pay bills or loan payments due to Covid job cuts, come talk with us. Not only might we allow skipped loan payments with us, but we have special loans to help pay rent, and can help waive fees

during this difficult time. Please reach out, so we can find ways to help.

Asset Size: \$53,083,896

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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