

Annual Meeting Report

Thank you to those who attended our online Annual Meeting on April 21st. Some great prizes were given, and Judy Kirk was unanimously re-elected to the Board of Directors. We appreciate our volunteer officials!



Uncomfortable Topics (that need to be considered)

What happens to your money when you pass away? This can become complicated for your loved ones, who are already grieving. Please come in and designate a **beneficiary** who can take over your account. Upon taking ownership of your account, the beneficiary can then distribute the funds to people as specified in your will or cover any urgent outstanding bills. This can bypass the legal probate process and save your heirs the financial and emotional headaches of going through the court system after you have passed away. **Contact us today, to establish your account beneficiaries!**

What if you have a shared account, and the primary account holder passes away? We often see one spouse pass away, and the remaining person was not the primary account holder. This is the worst time to be faced with opening brand new accounts and transferring services. We may be able to make this easier, by helping you even take over the existing account as the primary owner, if you promptly contact us and setup an appointment.

Why a fee, without Courtesy Pay? If a card withdrawal or some type of check or ACH item tries to come from your checking account when there are not sufficient funds... then you get charged an NSF fee of \$28. If you opted IN to Courtesy Pay, then in some situations we will pay the item and allow your account to go negative. Regardless of whether the item is paid, the same \$28 fee is still charged. If you prefer Tri-CU to pay the item (and allow your account to go negative), please contact us to enable Courtesy Pay. Are you getting too many NSF fees? That is a very costly form of credit we have better ways, and want you to save money - so please come chat with us to discuss some solutions to help you better achieve financial success.

Note: Some debit card transactions will force your account to go negative, even if you didn't want Courtesy Pay. This is due to VISA Regulations, which force some small debit card transaction through, even when funds are not available in the account.

Congratulations to our Seven Scholarship Recipients, for their awards of \$1,000 each!



Faith Jackson, Ryan Bjazevich, Mary McGown, William Waters and JT Munoz (pictured), Cayden Perdue and Jaden Julio (not pictured).



Summer 2021

Update to Membership Account Agreement

Fee Schedule (Fees may change at any time as determined by the TRI-CU Board of Directors)

Share Savings Accounts

Cashier checks \$3.00 each
 \$5.00 fee if member closes account within 6 months.
 After 6 Reg D restricted withdrawals/month each addl is \$3 (charged following month)
 \$10 to cash checks/withdraw ACH if < \$50 w/o active checking or other accts
 Overdraft transfers are free

Draft Checking Accounts

Cashier checks are free for active checking accounts
 \$28.00 per presentation as NSF (not sufficient funds), paid or returned
 \$28.00 per item for stop payment
 \$3.00 per copy of check
 Non-members payroll check (if approved by Teller Supervisor)
 \$12.00.
 Counter Check booklet free at new account, later \$3 per sheet (\$1/check)

Misc. Fees and Charges

Bad Address monthly fee of \$5
 IRA/HSA: \$20 Account maintenance fee for transfers, rollovers, beneficiary changes, unique withdrawals requiring forms, or other requested maintenance.
 Account history or statement reprint \$3 per month
 Use of copier \$.10 per copy
 Wire Transfers: \$20 to send or receive
 \$25/hour for special services or research fee (1 hour minimum)
 Dormant account fee \$5 per month (after 12 months without activity)
 Faxing: \$1 per page
 Garnishment/Levy, or dormant escheatment fee of \$75
 Visa Gift Cards: \$2.95 each, after 7 months \$2.95 monthly fee
 Early withdrawal penalty of 1% on Certificates of Deposit
 \$25.00 fee for maintenance of an existing ACH transfer record
 \$28.00 charge on each presentation of NSF debit item, whether returned items or payments to credit union loans or accounts (ach/check/debit/electronic/visa).

Loans

Late fee: 20% of interest due if more than 15 days past due.
 \$20.00 each collection action, may include texts, letters, notices, phone calls, etc.
 Up to \$250 early closure HELOC Cost reimbursement (within 2 years)
 \$10/person consumer loan credit report fee, \$20/person for mortgage loans
 \$20 Fee for loan payment by phone with a VISA card (free online)
 And other additional loan fees as specified on individual loan agreements

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!**



PRIVACY POLICY

TRI-CU is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with TRI-CU.

As a member of TRI-CU, you also have a responsibility to safeguard your financial information. To insure that you can rely upon the quality of products and services we make available, TRI-CU stands behind the following privacy policy:

1. TRI-CU will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services -- no more.
2. TRI-CU will protect your personal information. We will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect members confidentiality.
3. You will always have access to your information. As a member of TRI•CU, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
4. TRI-CU will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
5. TRI-CU will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will TRI•CU authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.
6. TRI-CU will offer you a choice in how your information is used. Any member of TRI-CU may elect to keep information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.
7. TRI-CU will never make unsolicited requests for your personal account information by phone or e-mail because we already have it. These are fraudulent attempts to steal your money and/or identity.

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

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!



IMPORTANT ACCOUNT VERIFICATION MESSAGE

Please review your account information on this statement, and if you find any discrepancy, please provide a written response to our independent

Supervisory Auditors at: **Tri-CU Supervisory Committee, PO Box 3338, Pasco, WA 99302.**

If you have any concerns regarding the validity of this message, please call Tri-CU directly. Thank you.



Getting Warm?

0% APR Financing Available

On new Home Air Conditioners through select local HVAC partners! Contact our loan department for more information! (Some restrictions apply, subject to credit approval).



Starting Loan Rates (June 2021)*

	APR*
New Auto Rates	1.99-18%
Used Auto Rates	2.49-18%
HVAC, Landscaping, Home Improvement	3.75-12%
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: \$60,913,229

Members: 5,823

Employees:17

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

CREDIT UNION

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REGULATION E: ELECTRONIC FUND TRANSFERS: YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference. By signing an application or account card for EFT services, Debit Card, online services, **or by using any service**, you agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. You also agree to the terms and conditions related to each service individually. These terms and conditions constitute a joint agreement, and may be provided online at the time the service is set up or during the course of the transaction, or may have been provided in paper at the time the account was open or the service was offered. There are many access devices, which can mean a card, code, or other means of access to your account, or any combination thereof, that you may use to initiate electronic fund transfers. These devices can also be electronic terminals as described below. An access device becomes an accepted access device when you:

- Request and receive, or sign, or use (or authorize another to use) the access device to transfer money between accounts or to obtain money, property, or services;
- Request validation of an access device issued on an unsolicited basis; or
- Receive an access device in renewal of, or in substitution for, an accepted access device from the Credit Union.
- Electronic terminal means an electronic device, other than a telephone operated by you, through which you may initiate an electronic fund transfer. The term includes, but is not limited to, point-of-sale terminals, automated teller machines, and cash dispensing machines.

UCC 4A: This AGREEMENT and NOTICE applies to funds transfers as defined in Article 4A of the Uniform Commercial Code and Subpart B of the Regulation J of the Board of Governors of the Federal Reserve System.

- If you give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made to the beneficiary's bank on the basis of the identifying account number even if the number identifies a person other than the named beneficiary. This means you will be liable for any losses or expenses to the Credit Union if the funds transfer is completed based on an incorrect identifying account number that you have provided.
- If you give the Credit Union a payment order which identifies an intermediary or beneficiary's financial institution by both name and an identifying routing number, the receiving financial institution may process the payment order based on the number given even if it identifies an institution other than the named financial institution. This means that you will be responsible for any loss or expense incurred by a receiving financial institution which executes or attempts to execute the payment order in reliance on the identifying routing number you have provided.
- The Credit Union may give you credit for Automated Clearing House (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. You are hereby notified and agree, if the Credit Union does not receive such final settlement, that it is entitled to, a refund from you for the amount credited to you in connection with the ACH entry. This means that the Credit Union may provide you with access to ACH funds before the Credit Union actually receives the money. However, if the Credit Union does not receive the money, then the Credit Union may reverse the entry on your account and you will be liable to repay the Credit Union.
- ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the Credit Union will not provide you with next day notice of receipt of ACH credit transfers to your account. You will continue to receive notices of receipts of ACH items in the periodic statements which we provide.

Electronic Fund Transfers Initiated By This Credit Union or Third Parties. You may authorize this credit union, or a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. You accept liability and any fees that result from this or other institutions or merchants, as a result of authorizing such transactions. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain one time or recurring bills from your checking account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Touch Tone Teller - You may access your account by telephone 24 hours a day at (509) 783-1900 using your personal identification number, a touch tone phone, and your account numbers, to transfer funds, make payments, or get account information.

ATM Debit Check Cards and Credit Cards - By making application for and/or by activating and validating an Plastic Visa Debit or Cred Card, or by using, presenting, or permitting the use or presentation for use of the Card, you and any users of the Card agree to and shall be governed by the provisions of the original terms and conditions agreement, as well as new provisions disclosed herein, which include the following.

- The Card is our property and we can cancel it at any time without giving you any prior notice. You are not allowed to transfer the Card to anyone else and you must return it to us promptly if your Accounts associated with the Card are closed. If you provide the Card, and/or the Personal Identification Number (PIN) to anyone else, you are authorizing them to use the card.
- Authority to make transactions. Every time you use, or permit someone else to use the Card and/or the PIN to make transactions at an automated teller machine, it amounts to a statement by you to the Credit Union that you authorize all types of transactions in every Account associated with the Card for any transactions for any period of time now and in the future.
- Method of Use. In order to make transactions at an automated teller machine you must use both the Card and your Personal Identification Number (PIN). By using the Card and your PIN and following the instructions, you authorize the Credit Union to charge your designated Account with regard to all transactions you make at an automated teller machine, without any obligation on our part to make any further inquiry. This includes Point of Sale, phone or online transactions.
- You will give prompt written notice of loss or theft of your Card to the Credit Union.
- Each obligation imposed by this Agreement or previous agreements shall be the joint and several obligation of all authorized users of the Card.

Account Access at ATMs - types of transfers, dollar limitations, and charges - You may use your ATM card or TRI-CU Check Card and personal identification number (PIN) to initiate transactions at ATMs within the networks identified on your card, and such other facilities as we may designate from time to time. At present, you may use your card and PIN to:

- Withdraw cash from your savings and checking account(s).-There may be daily withdrawal limits for your security, contact TRI-CU for more information.
- Transfer funds between your savings and checking account(s).
- Obtain balance information for your savings and checking account(s). Some of these services may not be available at all terminals.

Types of TRI-CU Check Card Transactions - You may use your TRI-CU Check Card and personal identification number (PIN) at point-of-sale (POS) terminals within the networks identified on your card or by contacting TRI-CU. You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Debit Card Transactions - dollar limitations and charges -

- you may not exceed the current balance in your checking account plus any Overdraft Protection Courtesy Pay limit on your account. There may be daily withdrawal limits for your security, contact TRI-CU for more information.
- we do not charge any fees for POS transactions (VISA or other networks may charge fees including some special fees on international transactions).

Online Banking computer transfers and charges (or Mobile Application) - You may access your account(s) by computer over the Internet using your user name and password and a unique image (for multi-factor authentication security), to:

- transfer funds from checking to checking
- transfer funds from savings to checking
- transfer funds from line of credit to checking
- make payments from checking to loan accounts with us
- set up ACH Origination Services to transfer funds
- conduct mobile check deposits, as a means to transfer funds. from a different institution
- certificate accounts, and IRAs, some months of previous history of your savings and checking accounts
- transfer funds from checking to savings
- transfer funds from savings to savings
- transfer funds from line of credit to savings
- make payments from savings to loan accounts with us
- set up Bill Payer services to transfer funds
- make payments to your loan from the website (not logged into online banking) using a card
- get information about: the account balance of savings and checking accounts, loans,

Bill-Payer Computer Transfers -

- With our Bill Pay Service you can make payments from checking accounts to third parties
- See online disclosures and the contractual agreement for details and fees associated with using the Bill Payer Service.

Mobile Check Deposits -

- With this service you can take pictures of checks to deposit to your account remotely, within specified guidelines.
- See online disclosures or the contractual agreement for details associated with using this service.

FEES - Fees are detailed in the current Fee Schedule. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). As notified we may have agreements with certain ATM machine networks that will allow free withdrawals.

DOCUMENTATION

• **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less. Electronic terminals or devices may require "screen" saves or prints for a receipt, or a confirmation number that should be recorded.

• **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (509) 735-8331 to find out whether or not the deposit has been made.

• **Periodic statements.** If you do not have a checking account with us, you will get a quarterly account statement from us for your savings account.

If you have a checking account with us, you will get a monthly account statement from us for your checking and savings accounts.

PREAUTHORIZED PAYMENTS

• **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

• **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

• **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. In the event that the act or omission creating our liability was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adopted to avoid any such error, we will be liable only for actual damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer, and have not specified accounts to overdraft automatically.
- (2) If you have an overdraft line of credit and the transfer would go over the credit limit, or the credit account is delinquent or closed by the Credit Union.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If you used your access device in an incorrect manner.
- (6) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (7) If your funds are subject to legal process or other encumbrance restricting such transfer;
- (8) If your access device is reported lost or stolen;
- (9) If we are holding uncollected funds in your account and the transfer would require use of those funds;
- (10) For preauthorized transfers, if through no fault of our own, the payment information for the transfer is not received
- (11) There may be other exceptions stated in our agreement with you.

Liability for online services and payments: You are solely responsible for controlling the safekeeping of and access to all online or mobile services. You are liable for all transactions you make, or that you authorize another person to make, even if that person exceeds his or her authority. If you want to terminate another person's authority, you must change your Online Banking logon password. In the event that you have experienced unauthorized access, you must notify us of the unauthorized access, identify any Payments made or potential Payments scheduled, and change your logon information. You will be responsible for any online Payment request you make that contains an error or is a duplicate of another Payment. We are not responsible for a Payment that is not made if you did not properly follow the instructions for making the Payment. We are not liable for any failure to make a Payment if you fail to promptly notify us after you learn that you have not received credit from a Payee for a Payment. We are not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be our agent. In any event, we will not be liable for any special, indirect, consequential, incidental, or punitive losses, damages, or expenses in connection with these Services, even if we have knowledge of the possibility of them. We are not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond our reasonable control.

CONFIDENTIALITY: We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

UNAUTHORIZED TRANSFERS: (a) Consumer liability. Tell us **AT ONCE** if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your account, card or check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. The foregoing liability limitation does not apply if you are grossly negligent or fraudulent in the handling of your Account or your card. In those cases your liability will be determined by the standards set forth for all other unauthorized transfers. If your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back **any** money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods. **(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE: In Case of Errors or Questions about Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for TRI-CU Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for TRI-CU Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

TERMINATION: We reserve the right to terminate your use of online services including Bill Payment, ACH, etc. at any time without prior notice to you. If, for any reason, you should want to terminate our ACH Origination or Bill Payment Service, we recommend that you cancel all future Payments and transfers at the same time you terminate the Service, or by contacting the Credit Union.

Tri-CU Credit Union, 3213 W 19th Ave, Kennewick, WA 99337

Business Days: Monday through Friday (Excluding Federal Holidays)

Phone: (509) 735-8331

TRI-CU
CREDIT UNION

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