

## New Debit Card Designs

For new account cards printed in our office, or replacement cards (prior to card's scheduled expiration).



Fall 2021

## SOLAR FINANCING OPTIONS

With our state moving towards a greater reliance on renewable energy sources, Tri-CU is getting in the game with Solar financing solutions.

If you've been thinking about adding Solar to your home, ask us about the options available to you. Many people in our area are able to completely replace their current power bill to pay for Solar enhancements to their property. Rates are low right now. Apply online or in our lobby to take advantage of this bright opportunity!



## Contactless Visa® Debit Card are Coming, Spring 2022

Contactless cards are the new secure, quick and easy way to pay - no need to touch the payment terminal at the vendor (germ avoidance strategy). Simply tap, pay & be on your way!

**What is a contactless payment?** A Contactless payment is a secure method for consumers to purchase products or services using a debit, credit, or smart card—also known as a chip card—by using RFID technology or near-field communication (NFC).

**How do you use your new Contactless Debit Card?** It's simple! Look for the contactless payment symbol, then tap your card near a point of sale terminal that is equipped with the contactless payment technology. If you don't want to pay with the contactless method, you can use your chip- no worries!



## Save the Change with every debit card swipe.

We make reaching your savings goals easier than ever with this new program. Simply choose a checking account to opt into and with every swipe of your debit card you'll be adding to a savings account of your choice.

Here's how it works:

- Contact us to opt into Save the Change
- All of your debit card purchases are rounded up to the nearest dollar
- The change is transferred from your checking account to a savings account of your choice (at the end of each day).
- You can track your savings in Online Banking

\* Upon enrollment, we will round up your Visa® debit card purchases to the nearest dollar and transfer the difference from your checking account to a Tri-CU savings account of your choice. Members must opt-in to enroll and opt-out to end enrollment by contacting us. We may cancel or modify this service at any time without prior notice.



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!**





## Letter from the President:

It seems that life is finally getting back to normal, hopefully we can focus more on our families, health, financial goals, vacations, etc. Regarding your financial health, getting low interest loans for homes and cars can save you SO MUCH money. If your credit took a beating through this COVID period, there is hope, and rates are still low... so don't delay!

How can you start improving your credit? 1. Make your current loan payments ON TIME, EVERY MONTH. 2. If you have any old debts that went to "collections," get them paid off OR resolved as soon as possible, and 3. Pay down your credit card balances (especially the higher interest rate ones) - but don't close them. As long as you don't have too many credit cards, putting a tiny charge on them each month, then paying it off in full, can improve your credit. How well do you know yourself? If you struggle with temptation to use Credit Cards on consumer "wants" (not needs), then perhaps cut them up or don't take them with you (although it is a good idea to have one handy for emergencies and hotel stays). If you would like more specific suggestions, feel free to come talk to us, we are a not-for-profit financial co-operative organized to help you achieve financial success, and we have several nationally certified Credit Counselors ready to help. Thank you for your membership!



## A CARD JUST FOR KIDS:

To transfer funds, monitor their transactions, pay for chores and teach budgeting.



### ***YEAH, we have that, without the FEES!***

You can open a debit card for your child, and with our online banking you can monitor their account, transfer funds to "load" their card, etc. Oh... and we have a new KIDS CARD debit card design, we can print in our office!

## 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!



**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)

## Scholarship Awards!

Tri-CU is pleased to announce that 7 students have received our Jens Olsen/John Myers Educational Scholarship this year, for \$1,000 each! Members of the Credit Union of IBEW #112 Electrician families are eligible. (Winners Jaden Julio and Cayden Perdue not pictured).



Faith Jackson



Mary McGown



JT Munoz



Ryan Bjazevich



William Waters

### Starting Loan Rates (Sept. 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: \$ \$64,104,702

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



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