



We appreciate those who participated in our Giving Tree this year, providing gifts for needy families in our community!

5 Useful Tips to reduce identity theft:

Not only can identity theft crime devastate your personal credit score, but it could lead to years of headaches. Knowing what you need to do to prevent identity theft is critical.

1. Routinely Check Your Credit Reports

The simplest way to keep track of unauthorized activity taking place in your name is to look at your credit report. By law, you can request a free copy of your report from each of the three credit reporting bureaus — that gives you the chance to check your report every four months. Look for signs of suspicious activity, such as accounts you did not open or sudden dings to your score. Take action if you spot something out of place.

2. Keep a Close Eye on Your Accounts and Balances

Just as you should closely watch your credit report, you should also keep a close eye on your accounts. What if someone were to steal the number of your credit card? With the right information, they could go on a spending spree in your name. If you always check your balances, you can inform your bank or credit union of any problems immediately.

3. Follow Safe Practices Online

The Internet is the most popular venue for identity thieves to take advantage of you. Minimize this risk by using good practices such as strong and unique passwords. Limit the number of websites where you save credit card information, and only shop directly on trusted merchant websites. When in public, use a VPN or avoid public Wi-Fi networks that may pose a security risk. You don't want to open the door to let someone log in to your bank account, after all — that's like handing a thief the keys to your car.

4. Report Lost Cards Right Away

If you lose or misplace a credit or debit card, or suspect it stolen, report it immediately. Your issuing bank or credit union will revoke the card and prevent unauthorized purchases. Some may even be able to reverse charges if fraud already occurred.

5. Detect Fraudulent Calls or E-mails

If you receive messages which lead to requests for your personal account information be HIGHLY suspect. You should never give out personal account information to an unknown solicitor, despite who they claim to represent, even if they say it is fraud prevention. The moment such a caller asks for any account numbers, you can be confident it is fraud. If you are unsure, hang up, and call back the organization (with your own verified phone number).

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!**



TRI-CU CREDIT UNION

Winter 2022

Useful Robbery Prevention Tips for Homeowners:

1. Lock your doors and windows (that's an easy one).
2. Lock cash, jewelry or other valuables in a home safe, and bolt the safe down.
3. Keep your wallet, purse or car keys near your bed, not by a home entrance (plus the alarm button on your keyfob can be useful, so your car horn scares away intruders and alerts neighbors).
4. Keep a detailed inventory of your valuables.
5. Leaving your home for a vacation? Only inform trusted friends or family, and don't post it on social media (public information that your home is empty).
6. Park your car in the garage, so burglars can't tell if you are home or not.
7. If you will be gone for an extended period of time, have a trusted neighbor pick up mail/packages, keep your yard cleaned and mowed, and take care of your wheely-bin garbage (not left on the street for days).

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!



We enjoyed seeing all the little Halloween trick-or-treaters this year!





Letter from the President:

At nearly 50 years old, I am not unaware that technology has started to leave me behind.

Here are some indications: I just found out what a widget is, but don't know how to use it. I have a digital watch with several special capabilities, but only use it for telling

time. I do use online bill pay and mobile

check deposit... but I also still write checks occasionally, and I only recently figured out what Venmo or Zelle are (but don't use either). Lastly, even though I have an intuitive Apple operating system on my smartphone, my son still has to show me how to do simple things. This isn't going to get easier, because technology continues to advance, at an increasing rate of speed. Our goal is to serve members, by helping them achieve financial success, while giving back to our local community. More than just providing great service, better rates and lower fees, increasingly this means keeping up with technological advances, so we can stay relevant to younger membership (who eventually become our older membership, and a stable deposit base). The board of directors and myself are committed to making this happen, which is why you will see several new tech-oriented services being introduced during 2022 - to help attract and retain younger members, so we can provide competitive and relevant services. I hope many of you appreciate and can utilize upcoming services, including "contactless" debit card, electronic payment platforms (Google/Apple/Samsung pay), as well as Zelle, for fast and easy instant payments between friend and family, with just a phone. In addition, new features are regularly being added to our mobile app for both Apple and Android - such as "long press" and widget capabilities. Beyond technology, as tradition requires, here are some timeless guidelines, for both the tech-savvy and the not-so-tech savvy, to consider as we start 2022!

Avoid unnecessary debt: Going into debt for extravagant or unnecessary items can be a form of financial bondage for years to come. If you don't have the cash to purchase luxury or non-vital items, consider delaying purchases until you do.

Always save money from each paycheck: This is the most consistent habit of wealthy people. We can set a fixed amount to transfer automatically to a savings account each time you are paid. Eventually you will have enough to live 3 for months in an emergency. Think of the peace and security this will bring you and your family!

Use a budget: Figure out how much you earn and allocate where it should go each month - and stick to it. This means we make hard decisions about what we really need versus what we only want.

Make donations: Whether to a church, a charity, or someone in need, doing good bounces back to the giver, and it consistently works!

Consider Insurance: A few dollars a month for life, health and credit insurance can save you from the financial disasters that often follow medical emergencies or unforeseen expenses.

Many Americans spend more than they earn and live beyond their means on borrowed money. We encourage you to apply these time-tested principles into your daily lives, to increase peace and success on the path to financial independence and health. If you need a little support or extra guidance, speak with one of our certified Credit Counselors. Good luck!



Technology recently released:



Available for our Tri-CU mobile app. (If you don't know what a widget is, this won't apply to you).

Technology Coming in 2022!



Contactless Debit Cards



Instant Zelle digital payments to family or friends, from your phone, and inside our online banking app!



Starting Loan Rates (Dec. 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: \$65,268,803

Members: 5,823

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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