



If roads are icy, call or text Tri-CU, before driving to the branch, because we may be closed (opening late, or closing early). You can also check our facebook page for weather updates. Risking a car wreck on icy roads (when we aren't even open), is certainly not worth it!

FREE and EASY ways to make your loan payment: You can...

- Transfer funds from your Tri-CU deposit accounts with our 24-hour audio response or online banking.
- Set up automatic online loan payment transfers, to occur the same day each month.
- Deposit cash or checks to our ATM 24-7, or in our lobby, or by mail, to make the loan payment.
- Use our 24-hour night-drop (next to the drive-up ATM), which we check first thing every business day.
- Transfer money from your "other bank" as an external transfer using online banking,
- Have a Tri-CU employee help set up recurring external transfers from your "other bank"
- Make a loan payment using your "other" bank debit card, from our website (click on Loan Services)
- Or use your "other bank" card after logging in to online banking, (transfers/payments option)
- Or you can bring your "other bank" debit card into our lobby, to make a loan payment.



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!**

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!



YES, we have that!



TRI-CU CREDIT UNION

Winter Newsletter (January 2023)

A venmo "typo" could cost you!



When using apps like venmo, Cash App or PayPal to transfer money to your bank, be extra cautious of typos. Why? We recently had a member

using Venmo to send money to her Tri-CU account, each month. However, she made a typo when entering her account information in Venmo, so the money was landing in somebody else's account! She wasn't monitoring her account balance, and didn't notice for over a year. The person who improperly received the money, doesn't have to return it, unless a court forces them. So, when sending money with a 3rd party app... double-check the account number, and monitor your account!

Christmas Card Fraud:

It's that time again! As a reminder, Tri-CU will ***NEVER*** call or text you, asking for personal account information (because we already have it). We will also ***NEVER*** request that you send money or give access codes to some other person or service. Even if the call or text appears to be coming directly from us, when in doubt, hang up, and call us directly! For more information, see our website.



Have you met Q-Bot?

Go to our website and click on the "chat bubble" to meet our friendly, new 24/7 virtual assistant. Q-Bot is our "artificial intelligence" program, that we are programming to help with

easy questions, such as our hours, routing number, where to order checks, etc. You can also connect and chat with our employees online, during business hours, just tell Q-Bot you want to chat with an employee.

TextUs
735-8331



**Letter from the President:
Why haven't my deposit rates increased?**

Tri-Cities banks and credit unions are finally raising their deposit rates, so you can earn more on your savings! However, loan rates are also high, so loans are more expensive. Inflation is also still running high, which leads to recession concerns. What does that mean? It means, your money won't go as far, so you need to STRETCH those dollars. This suggests we reduce excess spending, follow our budgets, and shop for bargains.

Perhaps these ideas may help:

- Shop around for the least expensive gas or groceries: If your car holds 15 gallons, \$0.30 per gallon adds up to almost \$5 (so driving a block further is worth it). Fuel rewards through a grocery store can save \$\$ too!
- Consider cancelling any recurring charges or memberships you aren't using, such as streaming video services, or gym memberships. These can easily add up to \$25 - \$50 per month.
- Cook more at home: Eating out frequently adds up, and is about twice as expensive as cooking at home (this one item could save you hundreds every month).
- Have your credit card interest rates increased? You might be paying over 20% on existing balances. If you can't pay them off, try transferring them to a lower interest rate card with a low or 0% transfer promotion, which can save you hundreds every month.
- Investments: Don't Panic! If you have large amounts invested in the stock market, avoid panic-pulling it until you talk to an investment professional, because the stock market fluctuates (and has always bounced back before).
- Save your tax return: Nobody knows how long a recession might last, or how long inflation will run hot, so having an emergency savings account is very smart, consider savings your tax refund, so you are prepared for unforeseen financial needs (like a car breakdown, home repairs, etc.).

- Doug Wadsworth, President

Thank you for your membership!

Say "NO" to NSF Fees!

We are proud to be the only local financial institution that has *eliminated all NSF Return fees*, and reduced overdraft fees to only \$10. That's what friends are for.



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

Guidance on PASSWORD SECURITY

If a person finds your phone, they could use your apps to steal your money. Your phone screen should automatically LOCK, requiring a password PIN to open it. The number should *not* be something obvious. IE: NOTHING related to your birthday, graduation year, or Social Security Number, as that information is easily obtained.

When using online banking, Venmo, Amazon, etc., do NOT use **password, 123456, QWERTY** or anything similar. Hackers know these, and they are worthless. Likewise, don't use anything related to your birthday, graduation year, address or Social Security Number, that information is easily obtained, and will be a hackers first guess.



So... how can you make a password that is sufficiently complex, yet easy to remember? One method: Pick a favorite word or phrase, and then substitute numbers for letters or symbols. For example: **"I love the beach!"** Now, exchange some of the letters for similar numbers or characters (3 for E, and @ for a). **ll0v3th3b3@ch!** Just remember your phrase, and that e=3 and a=@. Voila, a nearly unbreakable password, that is easy to remember!

Starting Loan Rates (January 2023)*	APR*
New Auto Rates	4.24-18%
Used Auto Rates	4.74-18%
HVAC, Landscaping, Home Improvement	6.00-13.10%
10-year and 15-year Home Loans	5.74-9.84%
Bare Land Loans	6.99-15.05%
Signature Loan or Credit-Line	7.15-18%
Citizenship Loans	11.15-18%
New Boats and RVs	6.24-18%
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: \$69,508,175

Members: 5,823
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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