

## Notice of Annual Meeting

Wednesday, April 19th, 2023 at 6:00-6:30 pm in our main lobby.

There will be door prizes again, for members only.

The general purpose of this meeting is to elect member volunteers to positions on the Board of Directors as needed, to give a report on the state of the Credit Union and to provide a forum for members to address the Board of Directors. No business other than that related to these purposes may be transacted at this meeting. For re-election are incumbents Tony Edwards and Dave Strote. Both of them are well respected professionals in our community, Dave, has been serving on our board for over 10 years, and Tony (owner of Allen Electric) has served on the Board for over 30 years. We appreciate their leadership and spirit of volunteerism!



### TAX TIME SAFETY TIPS:

- If you receive a text or e-mail from the IRS, with a request to send information or click a link... you can rest assured, it is FRAUD!
- Likewise, the IRS rarely calls directly either, unless they mail you a paper letter warning first.
- If they ask for a card number over the phone, or prepaid debit or gift card or wire transfer (not trackable), rest assured, it is FRAUD!
- IRS tax payments are only made payable to the US Dept of the Treasury, and \*never\* to 3<sup>rd</sup> parties.

### Card Cash Advances Cost \$\$\$

While it is free for members using their "other bank" card to make their Tri-CU loan payments, Cash Advances are \*not\* free, there is a 2.5% fee (min \$10), to cover the VISA merchant fees which we are charged on these. Say, why are you using some other bank debit card anyway, we offer free checking, and the best service in town!

### 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!



#### 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!**



# TRI-CU CREDIT UNION

Spring Newsletter (April 2023)

### Educational Scholarships Available!

Scholarships of \$500 and \$1,000 are available for graduating high school seniors, and continuing college students. They are available for pre-existing members of the Credit Union, and for the children of current IBEW #112 electricians. **The submission deadline is April 30**, and the application should include a student essay, official high school transcripts, and 2 letters of recommendation (from high school officials, current/past employers, or from a pastor). Please apply, because your chances are good (we do not receive many applications). These memorial scholarships are named after Jens Olsen, an IBEW #112 Credit Union founder, and John Myers, for his 25 years of service on the Credit Union board and Supervisory Committee.



### 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.



YES, we have that!



We are proud to be the only local financial institution that **eliminated all NSF Return fees** in January of 2022, 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](http://www.Tri-CU.com)

**ID Theft Reminder:** Tri-CU will *\*NEVER\** call or text you, asking for personal account information (because we already have it). We will also never request you send money or give access codes to some 3<sup>rd</sup> party. If our legitimate card company contacts you by phone, they may ask to verify whether you have made certain transactions with your card, but will not ask for your account information. If you aren't sure, hang up, and call us directly.

**Identity Theft Protection Tip:**

You may have noticed your internet browser automatically saving your passwords for online merchants (Amazon, Facebook, Airlines, subscriptions, etc.). This is so convenient, yet DISCOURAGED! We suggest you erase sensitive passwords saved in your browser, then disable this auto-savings feature. Why? When your computer gets hacked or infected with a virus, all those usernames and passwords will be stolen, along with the payment method associated, allowing criminals to steal your money.



As a not-for-profit, financial cooperative, our mission is to give back to our members and our community. Want to get outside and get involved this Spring and Summer? The Inland Empire Century supports the charitable activities of the Kiwanis Club, and the See 3 Slam helps raise money to gift the gift of sight.

**SAVE THE DATE: July 8-9, 2023**



**Did you know that \$50 will pay for one cataract surgery in Africa?**



Register at  
[www.inlandempirecentury.org](http://www.inlandempirecentury.org)  
 May 13, 2023



**From the Loan Manager:**

Needing a newer car, but pricing and interest rates are pushing payments out of your budget? You're not alone! We monitor the local auto market and strive to keep loan payments affordable. We've watched car prices rise sharply, right along with the interest rates. This has resulted in higher-than-normal loan payments for most people.

Combined with keeping our auto loan rates among the lowest in the area, we have developed our new Intellidrive option over the past year. Intellidrive is specifically designed to help keep payments down on newer vehicle purchases, so the car you want will fit your budget. We combine all the ownership perks of a conventional auto loan, with the low payments and flexibility of a lease.

If you're shopping for a new car, go to our website to get a payment comparison or email our loan team at [info@tri-cu.com](mailto:info@tri-cu.com) so we can get you a quote. **Newer cars, lower payments, Intellidrive by Tri-CU Credit Union.**

Trevor Galey, Consumer Lending Manager

Starting Loan Rates (April 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: \$70,696,769

Members: 5,823  
 Employees: 14

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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