

## Holidays: Hooray! Cold Snap: Not Hooray!

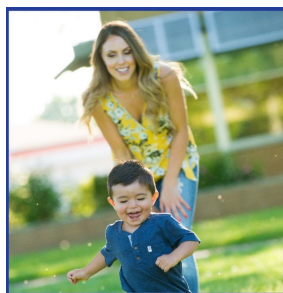
We see it at the first cold snap of every year, furnaces failing everywhere, and the HVAC folks are backed up for weeks. If you have a failing furnace or HVAC unit, keep us in mind.

We have special financing options through our select HVAC partners. Options could include 0% APR\* specials, fast "next day" approvals, and low payments of only \$100/month.\* Don't wait until it's too late, contact us today for details.

\*Annual Percentage Rate, Some restrictions apply, subject to credit approval.



Thanks to those who participated in the See3Slam this summer, your registration gave a blind person, the gift of sight!



### PLAN AHEAD Health Savings Accounts (HSA)

Pay for medical expenses on a tax-preferred basis when you have a qualified high deductible health plan. Special conditions apply. Federally Insured by NCUA. Ask for more information today!



3213 W. 19th Ave., Kennewick, WA 99337  
360.735.8331 www.Tri-CU.com

## 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)! You will need to re-register replacement cards, if the previous one was lost or closed for fraud.



# TRI-CU CREDIT UNION

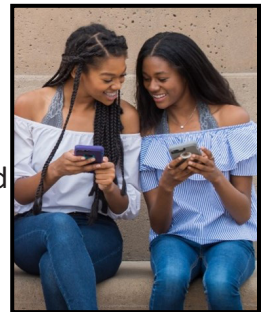
Fall Newsletter (October 2023)

### Closure Reminder:

Tri-CU will be closed both Thursday **and FRIDAY**, of Thanksgiving holiday weekend. And remember – if there is snow or ice, please call before coming to our office!

### Monitor your account activity with E-Alerts

If a hacker starts emptying your account, you want to know ASAP, so you can block your card. If you fail to notify Tri-CU immediately of any unauthorized withdrawals, you could be liable for all the money stolen, so be sure and review your monthly statements. With our online banking, you can customize the alerts, to notify you anytime there are withdrawals from your account, by text or e-mail. Set them up today, for peace of mind!



## 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 free ATM nearest you!



**YES**, we have that!



We are proud to \*still\* be the only local financial institution that has eliminated all NSF Return fees, and we did it almost 2 years ago! We also reduced overdraft fees to only \$10 (instead of \$30). That's what friends are for.

## Forecast: Rates Staying High

The cost of gas, groceries and goods have exploded in the past couple years, due to rampant inflation. Although inflation seems to have slowed lately, it can take a while for wages to catch up, and we end up in a “recessionary” period with higher unemployment and tighter budgets. Merry Christmas! Despite this grim-sounding reality, with a little creativity and self-control, you can still have a magical holiday season and avoid breaking the bank. Here are some tips:

First, if you have a “nest egg,” take advantage of high deposit rates to help compensate for inflation. While a normal savings account is often earning only about 0.10%, some CDs are now earning 5% Annual Percentage Yield!

Second, loan rates are also high, and will probably stay that way for another 2-years. If you already have a great loan rate, keep that car or mortgage as long as you can! Otherwise, shop around to get the best rate and lowest fees (hint: Tri-CU is usually the best in town).

Third: Internalize the truth that overspending on consumer goods, will not bring long-term happiness. Credit card rates are REALLY high, so the stress and financial burden of overspending on Christmas gifts may outweigh the temporary “fun,” that special morning. How can you have a magical holiday season, without overspending? Here are some more tips!

1. **Make Memories:** Focus on making good memories with family or loved ones, and incorporate generational traditions. If you don't have any faith or seasonal traditions, adopt some (to faithfully follow, year after year). They can be as simple as an annual trip to the pumpkin patch, or an advent calendar (with chocolate, of course).
2. **Keep it Simple:** Simple home-made gifts were sufficient in previous generations, and “more” doesn't always mean “better.” Consider recent studies showing the more time kids spend in front of digital screens, the more they struggle with depression. In addition, the more possessions we have, the less we appreciate them. Consider fewer gifts, that improve health, feed imagination and will lead to happiness, while showing your love.
3. **Serve others:** When we help others in need, it brings joy, meaning and personal fulfillment to our lives. Involve your friends or family in volunteering with a local charity, a homeless shelter, or just purchase a gift for a needy child with a local business “giving tree.” If you have children, they may enjoy sacrificing one gift they would have received, for a more needy child, especially if they can help pick it out, wrap, and deliver it!

I wish you all a wonderful holiday season, and thank you for your membership!

Doug Wadsworth  
President



## Do you own a business?

Tri-CU is preparing to launch in-house commercial lending, for our member's business needs. Please inquire if you are interested.



Business  
Loans



## Competitive CD Rates

Rates keep rising, so be sure and check our latest CD rates to ensure you are maximizing your return. If a local competitor offers a better rate, give us a chance to match it!



**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)

Starting Loan Rates (July 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	5.99-10.19%
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: \$71,697,804

Members: 5,665  
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**

**TRI·CU**  
**CREDIT UNION**

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