

# Great New Dividends!

No fine print, no required transactions, no strings attached! Did you notice dividend recently increase in your savings and checking accounts? For the first time in 15 years, our standard regular share savings accounts increased to 0.15%.

In addition, we are now paying **5% on the first \$500** in your primary savings and checking accounts (limited to one per new member account). Yes, even dividends on CHECKING!

Note: These special dividends and the debit cards are available on designated primary checking accounts only, one per new member.

**5% APY\*** On the first **\$500**  
**Checking & Savings!**

\*Annual Percentage Yield. Limited to one primary checking and savings per new member.

## ANNUAL MEETING REPORT: April 16, 2025

Cam Uhling and Jose Juarez were re-elected to 3-year terms on our Tri-CU Board of Directors, Congratulations! Also, we have two new Supervisory Auditor volunteers who have joined Joyce Myers: Amy Wilcox and Celie Erickson. Huge "thank you" to all our volunteer credit union officials! There were great door prizes handed out, Tri-CU swag, and Crumbl Cookies!



## Tri-CU & Tax Exemption

Why do credit unions get special tax treatment, compared to banks? The tax-exempt status is rooted in our not-for-profit structure, because we operate without a profit motive, reinvesting all earnings to benefit members and the community. Additionally, our directors and supervisory committee are unpaid volunteers, so they stay focused on giving members a great deal (without a profit motive conflict)!

The tax exemption allows us to keep resources where they belong, in our community, so we can offer lower loan rates, higher savings yields, and more affordable services. This empowers us to better help our members save their money and achieve financial success. In addition to the money and support we give to local charities and community events; here are some common ways we provide special benefits to our community:

- We charge \$0.00 for NSF Return Fees, compared to the \$30 average fee at banks
- We have the shortest "on hold" phone wait times (under 5 minutes, rather than 45 minutes)
- We often approve home loans for those who have been unable to qualify elsewhere
- We finance manufactured homes (in parks), when almost nobody else will
- We often finance cars for those with very limited income or credit, at \*much\* lower interest rates
- We pay the highest "regular savings" dividends in town (tied at the top, with 0.15%)
- We provide free account balancing, budgeting and credit building support to our members

By staying tax-exempt, we ensure every dollar works for our members, not outside interests. Our mission is to embody cooperative values, financial inclusion and community growth. Thank you for being a member!

# TRI-CU CREDIT UNION

Summer Newsletter (July 2025)

## TRI-CU Giving

### Congratulations to Holly Moore

John Myers Memorial Scholarship

These educational scholarships awards are available for pre-existing members of the Credit Union, and for the children of current IBEW #112 electricians. Our scholarship is named in memory of a former director, for his 25 years of volunteer service.



### Local Rotarian Club "Shine a Light"

educational event raised money in the fight against local human sex trafficking: May 30.



## Pet Over Population Prevention



Adoption Event, May 3rd ([www.popptricies.org](http://www.popptricies.org)). Some Tri-CU employees even ended up adopting while they were there volunteering!



## Kiwanis Inland Empire Century

Charity Bike Ride, May 10th ([tcikiwanis.org/inland-empire-century](http://tcikiwanis.org/inland-empire-century))



**SAVE THE DATE: JULY 12-13, 2025**



## Q-Bot's Fraud Tips:

Scams targeting older adults are on the rise, but with a few smart habits, you can stay one step ahead of fraudsters. Here's a quick guide to common scams and easy-to-remember tips to protect yourself and your loved ones.



### 1. Hang Up on Suspicious Calls

If someone calls claiming to be from the Social Security Administration, IRS, or a tech company, don't trust it. These organizations rarely call out of the blue. Tip: Hang up and call the official number from their website to verify.

### 2. Don't Pay with Gift Cards

Scammers love asking for gift card payments. If a stranger insists you pay with a gift card, it's a red flag. Tip: Stick to secure payment methods, like cash. Even trusted money transfer apps can be non refundable, and untraceable, which is another red flag!

### 3. Ignore Urgent Texts or Emails

Got a text or email saying your account is locked or you owe money? Don't click any links and don't respond! Scammers use urgency to trick you. Tip: Go directly to the official website or call the company to check.

### 4. Never Share Your Screen with "Tech Support"

A pop-up or call claiming your computer has a virus often leads to a fake "tech support" scam. If they ask to remotely access your device, say no. Tip: Shut down your computer and contact a trusted local technician.

### 5. Trust Your Gut

If a deal seems too good to be true or something feels off, it probably is. Scammers prey on kindness and trust. Tip: Pause, talk to a friend or family member, do a quick online search about the situation, or call us at Tri-CU!

## Tri-CU is NOT a bank

Credit unions are not-for-profit financial cooperatives, meaning they're owned by members like you within our community, not profit-hungry shareholders or foreign investors. As a co-op, every member has a say in how things run, and earnings are poured back into awesome benefits like better service, lower loan rates, higher savings yields, and lower fees. With a cozy, community focus, credit unions offer personalized services banks can't beat. That's what friends are for!



## Do you like REWARDS?

Log In today to enroll your Tri-CU credit card in our excellent program at [www.uchooseerewards.com](http://www.uchooseerewards.com)! You will need to re-register replacement cards (if the previous one was lost, expired or closed for fraud).



We are \*still\* the only local Tri-Cities institution that has eliminated all NSF Return fees! We also reduced overdraft fees to only \$10 (instead of \$30). 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)

## ACH "Direct Deposit" Instant Posting

Hate waiting 1-3 extra days for a "pending" paycheck or Social Security deposit to hit your account? For a nominal \$5 processing fee, you can now post them instantly in our online banking!

## "Tappable" Credit Cards Arrived

The next replacement Credit Card you receive in the mail, will have the "tap" feature!



## 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!



### Starting Loan Rates (March 2025)\*

	APR*
New AND USED Auto Rates starting at	4.74%
Used Auto Rates	5.24-18%
HVAC, Landscaping, Home Improvement	6.75-13.85%
10, 15, 20 & 30 year Home Loans	5.39-9.85%
Bare Land Loans	7.49-15.05%
Signature Loan or Credit-Line	7.65-18%
Citizenship Loans	11.65-18%
New Boats and RVs	6.74-18%
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: \$74,614,341.76

Members: 5,696

14 Employees

Founded in 1969 by IBEW Local #112

Membership for anyone who "lives, works or worships" in Benton or Franklin County, WA.

# TRI-CU

## CREDIT UNION

3213 W. 19th Ave.  
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1.800.873.3354  
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## REGULATION E: ELECTRONIC FUND TRANSFERS: YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference. By signing an application or account card for EFT services, Debit Card, online services, or by using any service, you agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. You also agree to the terms and conditions related to each service individually. These terms and conditions constitute a joint agreement, and may be provided online at the time the service is set up or during the course of the transaction, or may have been provided in paper at the time the account was open or the service was offered. There are many access devices, which can mean a card, code, or other means of access to your account, or any combination thereof, that you may use to initiate electronic fund transfers. These devices can also be electronic terminals as described below. An access device becomes an accepted access device when you:

- Request and receive, or sign, or use (or authorize another to use) the access device to transfer money between accounts or to obtain money, property, or services;
  - Request validation of an access device issued on an unsolicited basis; or
  - Receive an access device in renewal of, or in substitution for, an accepted access device from the Credit Union.
- Electronic terminal means an electronic device, other than a telephone operated by you, through which you may initiate an electronic fund transfer. The term includes, but is not limited to, point-of-sale terminals, automated teller machines, and cash dispensing machines.

**UCC 4A:** This AGREEMENT and NOTICE applies to funds transfers as defined in Article 4A of the Uniform Commercial Code and Subpart B of the Regulation J of the Board of Governors of the Federal Reserve System.

- If you give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made to the beneficiary's bank on the basis of the identifying account number even if the number identifies a person other than the named beneficiary. This means you will be liable for any losses or expenses to the Credit Union if the funds transfer is completed based on an incorrect identifying account number that you have provided.
- If you give the Credit Union a payment order which identifies an intermediary or beneficiary's financial institution by both name and an identifying routing number, the receiving financial institution may process the payment order based on the number given even if it identifies an institution other than the named financial institution. This means that you will be responsible for any loss or expense incurred by a receiving financial institution which executes or attempts to execute the payment order in reliance on the identifying routing number you have provided.
- The Credit Union may give you credit for Automated Clearing House (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. You are hereby notified and agree, if the Credit Union does not receive such final settlement, that it is entitled to, a refund from you for the amount credited to you in connection with the ACH entry. This means that the Credit Union may provide you with access to ACH funds before the Credit Union actually receives the money. However, if the Credit Union does not receive the money, then the Credit Union may reverse the entry on your account and you will be liable to repay the Credit Union.
- ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the Credit Union will not provide you with next day notice of receipt of ACH credit transfers to your account. You will continue to receive notices of receipts of ACH items in the periodic statements which we provide.

**Electronic Fund Transfers Initiated By This Credit Union or Third Parties.** You may authorize this credit union, or a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. You accept liability and any fees that result from this or other institutions or merchants, as a result of authorizing such transactions. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain one time or recurring bills from your checking account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

**Touch Tone Teller** - You may access your account by telephone 24 hours a day at (509) 783-1900 using your personal identification number, a touch tone phone, and your account numbers, to transfer funds, make payments, or get account information.

**ATM Debit Check Cards and Credit Cards** - By making application for and/or by activating and validating an Plastic Visa Debit or Cred Card, or by using, presenting, or permitting the use or presentation for use of the Card, you and any users of the Card agree to and shall be governed by the provisions of the original terms and conditions agreement, as well as new provisions disclosed herein, which include the following.

- The Card is our property and we can cancel it at any time without giving you any prior notice. You are not allowed to transfer the Card to anyone else and you must return it to us promptly if your Accounts associated with the Card are closed. If you provide the Card, and/or the Personal Identification Number (PIN) to anyone else, you are authorizing them to use the card.
- Authority to make transactions. Every time you use, or permit someone else to use the Card and/or the PIN to make transactions at an automated teller machine, it amounts to a statement by you to the Credit Union that you authorize all types of transactions in every Account associated with the Card for any transactions for any period of time now and in the future.
- Method of Use. In order to make transactions at an automated teller machine you must use both the Card and your Personal Identification Number (PIN). By using the Card and your PIN and following the instructions, you authorize the Credit Union to charge your designated Account with regard to all transactions you make at an automated teller machine, without any obligation on our part to make any further inquiry. This includes Point of Sale, phone or online transactions.
- You will give prompt written notice of loss or theft of your Card to the Credit Union.
- Each obligation imposed by this Agreement or previous agreements shall be the joint and several obligation of all authorized users of the Card.

**Account Access at ATMs - types of transfers, dollar limitations, and charges** - You may use your ATM card or TRI-CU Check Card and personal identification number (PIN) to initiate transactions at ATMs within the networks identified on your card, and such other facilities as we may designate from time to time. At present, you may use your card and PIN to:

- Withdraw cash from your savings and checking account(s). -There may be daily withdrawal limits for your security, contact TRI-CU for more information.
- Transfer funds between your savings and checking account(s).
- Obtain balance information for your savings and checking account(s). Some of these services may not be available at all terminals.

**Types of TRI-CU Check Card Transactions** - You may use your TRI-CU Check Card and personal identification number (PIN) at point-of-sale (POS) terminals within the networks identified on your card or by contacting TRI-CU. You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Debit Card Transactions - dollar limitations and charges** -

- you may not exceed the current balance in your checking account plus any Overdraft Protection Courtesy Pay limit on your account. There may be daily withdrawal limits for your security, contact TRI-CU for more information.
- we do not charge any fees for POS transactions (VISA or other networks may charge fees including some special fees on international transactions).

**Online Banking computer transfers and charges (or Mobile Application)** - You may access your account(s) by computer over the Internet using your user name and password and a unique image (for multi-factor authentication security), to:

- |   |   |
|---|---|
| • transfer funds from checking to checking  | • transfer funds from checking to savings   |
| • transfer funds from savings to checking   | • transfer funds from savings to savings  |
| • transfer funds from line of credit to checking  | • transfer funds from line of credit to savings   |
| • make payments from checking to loan accounts with us  | • make payments from savings to loan accounts with us                                       |
| • set up ACH Origination Services to transfer funds   | • set up Bill Payer services to transfer funds  |
| • conduct mobile check deposits, as a means to transfer funds.  | • make payments to your loan from the website (not logged into online banking) using a card |
| from a different institution  | • get information about: the account balance of savings and checking accounts, loans,       |
| certificate accounts, and IRAs, some months of previous history of your savings and checking accounts |   |

**Bill-Payer Computer Transfers** -

- With our Bill Pay Service you can make payments from checking accounts to third parties
- See online disclosures and the contractual agreement for details and fees associated with using the Bill Payer Service.

**Mobile Check Deposits** -

- With this service you can take pictures of checks to deposit to your account remotely, within specified guidelines.

- See online disclosures or the contractual agreement for details associated with using this service.

**FEES** - Fees are detailed in the current Fee Schedule. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

- We do not charge for direct deposits to any type of account.

- We do not charge for preauthorized payments from any type of account.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). As notified we may have agreements with certain ATM machine networks that will allow free withdrawals.

#### DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less. Electronic terminals or devices may require "screen" saves or prints for a receipt, or a confirmation number that should be recorded.

- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (509) 735-8331 to find out whether or not the deposit has been made.

- **Periodic statements.** If you do not have a checking account with us, you will get a quarterly account statement from us for your savings account.

If you have a checking account with us, you will get a monthly account statement from us for your checking and savings accounts.

#### PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### FINANCIAL INSTITUTION'S LIABILITY

**Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. In the event that the act or omission creating our liability was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adopted to avoid any such error, we will be liable only for actual damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer, and have not specified accounts to overdraft automatically.
- (2) If you have an overdraft line of credit and the transfer would go over the credit limit, or the credit account is delinquent or closed by the Credit Union.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If you used your access device in an incorrect manner.
- (6) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (7) If your funds are subject to legal process or other encumbrance restricting such transfer;
- (8) If your access device is reported lost or stolen;
- (9) If we are holding uncollected funds in your account and the transfer would require use of those funds;
- (10) For preauthorized transfers, if through no fault of our own, the payment information for the transfer is not received
- (11) There may be other exceptions stated in our agreement with you.

**Liability for online services and payments:** You are solely responsible for controlling the safekeeping of and access to all online or mobile services. You are liable for all transactions you make, or that you authorize another person to make, even if that person exceeds his or her authority. If you want to terminate another person's authority, you must change your Online Banking login password. In the event that you have experienced unauthorized access, you must notify us of the unauthorized access, identify any Payments made or potential Payments scheduled, and change your login information. You will be responsible for any online Payment request you make that contains an error or is a duplicate of another Payment. We are not responsible for a Payment that is not made if you did not properly follow the instructions for making the Payment. We are not liable for any failure to make a Payment if you fail to promptly notify us after you learn that you have not received credit from a Payee for a Payment. We are not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be our agent. In any event, we will not be liable for any special, indirect, consequential, incidental, or punitive losses, damages, or expenses in connection with these Service, even if we have knowledge of the possibility of them. We are not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond our reasonable control.

**CONFIDENTIALITY:** We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

**UNAUTHORIZED TRANSFERS: (a) Consumer liability.** Tell us **AT ONCE** if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your account, card or check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. The foregoing liability limitation does not apply if you are grossly negligent or fraudulent in the handling of your Account or your card. In those cases your liability will be determined by the standards set forth for all other unauthorized transfers. If your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back **any** money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods. **(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

**ERROR RESOLUTION NOTICE:** In Case of Errors or Questions about Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for TRI-CU Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for TRI-CU Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**TERMINATION:** We reserve the right to terminate your use of online services including Bill Payment, ACH, etc. at any time without prior notice to you. If, for any reason, you should want to terminate our ACH Origination or Bill Payment Service, we recommend that you cancel all future Payments and transfers at the same time you terminate the Service, or by contacting the Credit Union.

**Tri-CU Credit Union,** 3213 W 19th Ave, Kennewick, WA 99337

Business Days: Monday through Friday (Excluding Federal Holidays)

Phone: (509) 735-8331

**TRI-CU**  
**CREDIT UNION**

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