

## Holiday CLEAN-UP Loans at 5% APR!

### High Interest Credit Card debt weighing you down?

Until the end of January we are offering loans up to \$5,000, over a 12 month term! Start the NewYear right!

Some restrictions apply, subject to credit approval, delinquency may result in retroactive interest. APR: Annual Percentage Rate.



**New Year - New You!**



### Thank You

Thanks to all those who donated to our Christmas Giving Tree, supporting needy kids at Eastgate Elementary and domestic violence survivors!

Tri-CU was also pleased to donate in support of a future Tri-Cities Performing Arts Center – we believe this will be a great addition to our community, and local economy!

([www.artscentertaskforce.com](http://www.artscentertaskforce.com))

### Easy Loan Payments – from your phone!

Making loan payments is FREE when you pay with cash or check, or by using bill-pay. You can also pay for free with a “direct transfer” ACH from your bank (which you can setup in our free online banking).

If you prefer to pay with a debit card from a DIFFERENT bank, we have partnered with MESSAGE PAY, for quick and easy payments on your phone. You can sign up on our website, or (if you are late on your payment), you may receive a “payment reminder” text, with a convenient link.

**Fee Disclosure:** MESSAGE PAY charges a fee to make loan payments with non-Tri-CU debit cards, which covers the card processing charges we have to pay. Credit Cards are not accepted for loan payments, per Federal Law. Payment made on your phone with MessagePay may not be posted until the \*NEXT\* business day.



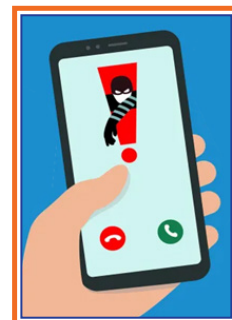
# TRI·CU CREDIT UNION

Winter Newsletter (January 2025)

### Don't be a victim

Paying someone with GIFT CARDS, BITCOIN, or a cash-transfer app? It is FRAUD! Real companies don't use untraceable, irreversible payment methods.

Sign up for E-Alerts inside our online banking, so you get a text alert, anytime a large transaction is withdrawn from your account to alert you of potential fraud, so you can stop it in time!



### ACH “Direct Deposit” Instant Posting!

Hate waiting 1-3 extra days for a “pending” paycheck or Social Security deposit to hit your Tri-CU account? Sign up for online banking to take advantage of this new “Early Pay” feature when it is released!



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



## Letter from the President

### Please don't be the next victim of fraud!

Every week it happens, a member of our credit union loses money in a scam, and it breaks our hearts. It's almost always preventable, if you know a few simple tips:



1. Legitimate companies never ask to be paid in Gift Cards, Bitcoin, or via instant-cash-transfer apps.
2. Never pay to "hold" an item you want to buy from a stranger online, like on Facebook Marketplace - is their profile even real?
3. Never let a stranger "remote in" to your computer, even if they claim to be tech support.
4. Only scammers overpay for something you are selling online, then ask for a refund to be sent to them.
5. Calls or texts purporting to be from Social Security, the USPS, or the IRS, are fake.
6. If the stranger instructs you to keep the transactions a secret... it is fraud.
7. Never click an unsolicited e-mail link, even if you know the sender. Email accounts get hacked all the time, and it allows malignant software to steal account passwords saved in your internet browser.
8. Avoid making online purchases from unfamiliar companies, instead use well-known major retailers or websites. The "steal of a deal" may literally be that...

Just about every day some major company, store, government (and even credit bureau) get hacked, and they publish your personal information on the "dark web" for fraudsters to purchase. You should be looking at your account balance and transaction history almost daily, as some transactions become irreversible in a matter of days or hours. Make it easier on yourself and sign up for **E-Alerts**! You can customize this alert system in our online banking, to send you text messages based on whatever parameters you set (like: anytime more than \$100 is withdrawn from your account). Sinister technology is always evolving, Artificial Intelligence can now mimic your family members' voices, so beware phone requests for fake emergencies, asking for instant money.

Just a few decades ago, we primarily interacted with tiny groups of people, within our small communities, so the chance of being targeted by a criminal was low. Now, millions of criminals from across the world can contact you directly, in your living room. Technology is fantastic and improves our lives in so many ways, but remember to be extra cautious whenever money is involved. When in doubt, reach out to us, so we can help keep your accounts and identity safe and secure!

### 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)

## 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, expired or closed for fraud).



## 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 (Dec 2024)\*

### APR\*

|   |             |
|---|-------------|
| New Auto Rates                              | 5.24-18%    |
| 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: \$74,760,624

Members: 5,730  
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

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