

Smallest Credit Union...Biggest Savings

- We offer the best base “share” savings rate in town: **0.15% APY**
- We pay **5% on the first \$500** in your primary savings and checking account
- We are the **only** credit union in town to completely eradicate **NSF Return Fees**
- We offer the **lowest mortgage** and **car loan rates** in town.
- We offer the **lowest mortgage fees** in town, with **no origination fee** for first time home buyers, and only 0.5% origination for refinances (including cash-out refinances).
- When you call us on the phone, do we answer? We also have the shortest “on-hold” wait time of any bank in town.

So, how can the **tiniest** local credit union afford to give you the best savings? We remain loyal to our tax-exempt cooperative structure, by giving profits back to you! Established in Kennewick Washington in 1969, serving only Benton and Franklin County.



Restrictions: No strings attached! However, only one primary checking or savings account per member qualifies for the special 5% dividend, and not applicable to business checking or auxiliary savings accounts. Federally Insured by NCUA. Equal Housing Lender. Rates quoted are APY: Annual Percentage Yield. Comparative rates and fees above from online research conducted by Tri-CU in July 2025.

Tiny, but Mighty.
That's what friends are for.

What GOOD is Tri-CU up to?

- The Kiwanis Inland Empire Century
- The SEE3SLAM Charity event
- Our County Fair “Diaper Derby”
- Supporting our first local Food Cooperative
- Supporting the Jenny’s Hope Pet Adoption Event
- A partnership with Campbell and Company (helping a couple in a tough spot receive a free A/C Unit during that heat wave).



TRI-CU CREDIT UNION

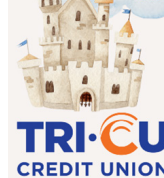
Fall Newsletter (October 2025)

Kids, open your

TREASURE TROVE

Today!

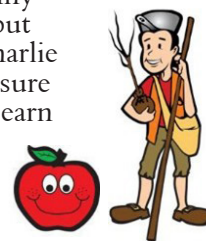
Kids up to 12-years
5% on the first \$500**
Prizes with deposits
Free Coin Machine
Prizes for Report Cards
Free Piggy Bank*



* Federally Insured by NCUA. Some Restrictions Apply **Annual Percentage Yield

A New Kids Club!

After many decades, Johnny Appleseed has retired... but replaced with dragons Charlie and Sunny and a real treasure chest! Your children can earn prizes for their deposits, birthdays and school report cards. They can also enjoy free use of our coin machine, a free piggy bank, and 5% APY on the first \$500 in their account. Let Charlie and Sunny encourage your kids to save their gold coins, building their own Treasure Troves today!



Do you like **REWARDS**? Log In today to enroll your Tri-CU credit card in our excellent program at www.uchoose_rewards.com. You will need to re-register replacement cards (if the previous one was lost, expired or closed for fraud).



Loan Rates Dropping?

It has been a long time coming, but the FED finally seems to be dropping rates! This should help stimulate the economy by making loans more affordable, so more people can achieve homeownership or replace their aging car (for something more reliable). According to my own research, Tri-CU offers the lowest rates in the Tri-Cities for cars, credit cards, home equity loans and mortgages –and we have been the best for several months (usually by a LOT). Likewise, we have the lowest mortgage origination fees and we don't charge junk "loan processing" fees, while also keeping your mortgage "in house," forever!



Most Tri-Citians aren't aware how much money they can save by getting their loan at Tri-CU. Why not? Well, as a small credit union we only have a small advertising budget, so we can't compete with "big bank" advertising (that plasters their ads EVERYWHERE). If you want your friend to save money on loans too, send them to us!

I was cleaning out some old files recently and found a newspaper clipping from 1982. It was an ad published by the NINE local Tri-Cities credit unions... yes, there were 9 locally founded credit unions here in the 1980s! The only local credit unions left today are Hapo, Gesa... and us! We are now the only **small** credit union in the Tri-Cities. Generally, all credit unions will be a better deal than big banks, but can you beat the old-fashioned "family feel" at small credit unions? In addition to legendary friendly service (check our google ratings), we offer lower rates and fees, and we are the only local institution not charging NSF fees. Spread the word!

Fraud Phone Calls (and Texts)

Just as a final note, our card fraud center will now send SMS Text messages when suspicious activity is detected on your card. These fraud alert texts will ask to **verify** recent transactions, that is all (YES or NO response). Our fraud company will not ask for your personal account information or card number, if they do, it is FRAUD. When in doubt, hang up and call Tri-CU directly! Thank you for your membership!

--
Doug Wadsworth
President

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

Homeowner Savings Tip:

Check your annual insurance premium: When paying homeowners insurance (as part of our mortgage escrow service) we sometimes catch insurance companies **doubling** the premium (hoping you don't notice). Pay attention and shop around to make sure you are getting a competitive rate!

Fraud Update:

Yes, we can now inform you of potential fraud on your debit or credit card via TEXT MESSAGE. However, these texts will only ask for verification whether certain purchases were legitimate. NEVER, NEVER, NEVER give a stranger your personal account or card information, or passwords (we already have that information, we won't ask)!

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 (October 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.

Approximate Asset size: 74 Million

Members: 5,602
14 employees

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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