



# BOOM

Special Dividend Payout!

## 50% APY

Did you notice you received 50% apy on the first \$500 in your primary savings and checking accounts for December? Not 0.05%. Not 0.5%. Not 5.0%. 50%!

**Why did we do that?** We are a not-for-profit cooperative, that means when we are healthy extra profits should be returned to you. **When is the last time your “big bank” did that?** Although this Special Dividend is kind of a new thing (that will happen occasionally), we have been ‘giving back’ in other ways for years. For instance: Ending all our NSF Fees five years ago, ending overdraft transfer fees, dropping Courtesy Pay overdraft protection to only \$10, waiving mortgage origination fees, waiving mortgage loan processing fees, supporting local community charities, etc. Yes, we are the only small credit union in town, but we are proud to offer the **biggest** value in many ways. That’s what friends are for!

### 24-Hour Automated Teller: Expiring Soon

If you are one of the few members still using our old 24-hour telephone “Touch Tone Teller” dial in to check account balances and transfer money, please be advised that our computer processing company no longer supports that aging legacy system. So sadly, when it crashes permanently, it will not be replaced. Please let us help you get started with our convenient online banking. We also provide secure “Online chat” on our website, or you can still call us!



### New Year, New You!

It’s a fresh new year, so make some fresh new goals. Do you want to own a home? Do you want to be debt-free? Do you want to retire early and travel the world? Be specific about what you want, when you want it, and how you can achieve it. Write it down, put it on your bathroom mirror! Here are a few helpful tips, to reaching your financial goals:

- Intentional spending:** Avoid impulse spending on short-term wants (shopping online & eating out), they can add up and rob your future goals.
- Refinance for a lower rate:** Rates are going down (finally), this can reduce your monthly payment and leave more in your pocket. (pssst: Tri-CU has the best auto and home loan rates in town).
- Save it away:** The secret to financial independence is saving money from every paycheck, AUTOMATICALLY (so you don’t forget). Then invest it to earn high returns. Saving the cost of a espresso every day, can be worth a MILLION dollars when you retire.

Thank you for your membership in Tri-Cities’ only small and local credit union!

Doug Wadsworth  
President

# TRI-CU

## CREDIT UNION

Winter Newsletter (January 2026)

### Mortgage Rates Dropping?

Shopping for a new home or refinance? Remember that Tri-CU will save you money!

**How? We usually offer:**

- The **lowest mortgage rates** in town
- The **lowest mortgage fees** in town (no junk “loan processing” fees)
- We offer **no origination fee** for first-time home buyers,
  - Only 0.5% origination for refinances
- **No Appraisal Needed**, if there is enough equity on the tax assessment
- We keep your mortgage “in house,” so you can always pay us!

So, how can the **smallest** local credit union afford to offer the best savings? We remain loyal to our tax-exempt cooperative structure!

**We provide FREE ATMs, near your house!** 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!



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).



### 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)



# A Fraud Fairy Tale

Imagine you have a combination vault in your bedroom, where you store your life savings. Then, a stranger shows up at your door and asks for the combination, just as you are leaving on vacation. Of **\*course\*** you wouldn't give them your combination! When a stranger calls you on the phone (or by email or text) and asks for your card account number (even just part of it), **that is the same thing!**



Tri-CU will **\*never\*** call you asking for card or account numbers, because we already have them. Even if the number appears to come from Tri-CU (they can fake that), it will be FRAUD!

## What GOOD is Tri-CU up to?

- Pet Adoption Partnership with the Benton Franklin Humane Society
- Renewed Dedication to Meals on Wheels – with weekly deliveries and even sponsorships
- Partnering to help “WooHoo Jimmy” (donations accepted at Tri-CU).
- Oh, and some of us are budding radio personalities!



# Best Kids Club in Town (with a \*real\* treasure box)

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 our friendly dragons Charlie and Sunny encourage your kids to save their gold coins, building their own Treasure Troves today!



## Starting Loan Rates

	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: \$76 Million

Members: 5,593  
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**



3213 W. 19th Ave.  
Kennewick, WA 99337  
[www.Tri-CU.com](http://www.Tri-CU.com)

T: 509.735.8331  
1.800.873.3354  
F: 509.783.6166