

Tri-Cities Credit Union Column

Quarterly Newsletter - Summer 2016

TCFCU-0616-NL

EMV "CHIP" Cards

Late this summer you will receive replacement debit cards and/or credit cards, they will look just like your old ones, except they will have the EMV computer "CHIP" embedded in them, for extra security. Re-issuing new CHIP cards to all members is quite expensive. Therefore, if you haven't even used our debit or credit card in several months, then we have probably closed it (to avoid the cost of issuing a fancy new CHIP card that may never get used). If you decide you would like one of these new cards (and you plan to use it regularly), then we will happily issue you one, just let us know.

Please Note: When the new CHIP card arrives, activate it immediately, as your old card will soon be closed. Your PIN (ATM password) will stay the same.

Instructions For Use will be included with the card when it arrives. Most important, when the store has a chip reader, please use it (and don't try to swipe the card). Insert your new card into the front of the chip reader, and **wait a few seconds**, until it spits it out again. No, it isn't as fast as swiping, but it is more secure.



If a chip-activated terminal is available, follow these easy steps:



1 **Insert** the chip end of your card into the terminal with the chip facing up.



2 **Keep** your card in the terminal and follow the prompts.



3 **Remove** your card when prompted and take your receipt.

Annual Meeting Report

It looked like the attendees of our April Annual meeting enjoyed the door prizes and food. We reviewed the health and direction of the Credit Union, and were happy to report a new record year for growth and health. Meegan Garza and Carol Krueger were re-elected to the Board of Directors, we are so thankful for their volunteer service, along with all our officials who help ensure our not-for-profit cooperative stays healthy and focused on helping you achieve financial success.



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PROTECT YOUR PIN!

Apparently fraudsters are not only attaching "skimmers" to many ATMs (especially in 7-11 stores), but they are also mounting tiny cameras nearby to see your PIN. This fraud has been growing, even in Oregon and Washington. It has been recommended that you COVER the keypad with one hand while you enter your PIN. In a couple years the ATMs will be CHIP card enabled and this type of fraud will diminish, but in the meantime, shield your PIN from prying eyes and cameras!



Recent Supported Events:

Jenny's Hope – Pet Adoption Event
Clot Trot Community Run, for Hemophilia Awareness
Golf For Children, Children's Developmental Council
Community Bike Safety Expo, by Bike Tri-Cities
Operation Thank You, Golf Charity Tournament
Inland Empire Century Ride, Kiwanis Educational Scholarships

Upcoming Supported Events:

IBEW #112 Electricians Union, Golf Tournament
Shoreline Community Run for local school athletics
Cystic Fibrosis "Cycle for Life"

Educational Scholarship Awards:

This year we awarded four \$1,000 scholarships to the following members and/or children of IBEW #112 Electricians. Congratulations to Courtney Carter, Joshua Wilson, Ashley Hennessey (continuing college) and Sandra Linton (not pictured). Great work, all of you!



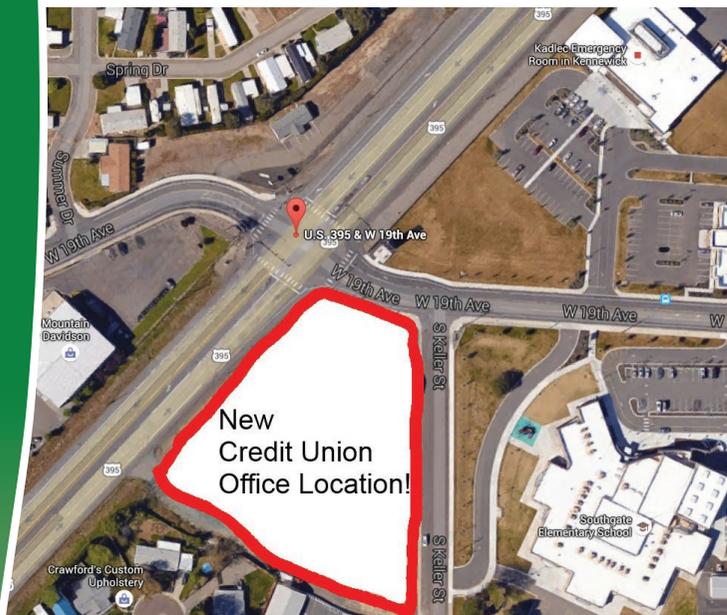
LETTER FROM THE PRESIDENT:



Dear Members,

As mentioned in our last newsletter and at the annual meeting, the Board of Directors and I have been investigating where we can build our new office, to provide more parking and lobby space. Our goal was to find a location that is convenient for the majority of our members (closest to where you live), close to a primary traffic route, and with enough acreage to build a comfortable and attractive office that will last for decades of growth. We have come to a decision, and are preparing to purchase the 2.4 acres on the corner of Highway 395 and 19th street – directly across the Highway from the Harley Davidson shop. There are a very limited number of locations available of sufficient size, and this one met all requirements the best.

We are hoping to move within the next year or two, but first we have to select an architect, design the building, obtain the permits, and then build it. We are VERY excited that in the near



future we will provide a nicer facility, sufficient PARKING, multiple drive-up lanes, and an ATM for your convenience. If there are any other features you would like to see in this new building, please let us know! You can e-mail me directly at: Doug@Tri-CitiesCU.com.

Thank you for your membership, we will keep you updated with developments!

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Asset Size: \$31,818,05
 Members: 5,306 • Employees: 11
 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

En Español:



Reconocemos que algunos de nuestros miembros prefieren español sobre Inglés, por lo que esperamos que esto ayude. Tenemos muchos servicios que pueden ayudarle a ahorrar tiempo y dinero, deja que te acerca a algunos de ellos:

En primer lugar, ¿sabía usted puede hacer sus pagos de préstamos en nuestra página web, utilizando cualquier tarjeta VISA? Sólo tienes que ir a www.Tri-CitiesCU.com, y haga clic en el botón que se muestra aquí:



Además, tenemos la banca en línea en español. Danos una llamada para que pueda configurar su nombre de usuario y la contraseña actual y, a continuación, puede comprobar el saldo de su cuenta en cualquier momento con el ordenador o un teléfono inteligente!

También tenemos una máquina de monedas gratis, de manera que usted deposita un frasco lleno de monedas directamente a su cuenta, sin contar por sí mismo.

Por último, ¿sabía usted que podemos cobrar sus cheques de nómina? Como siempre y cuando tenga al menos \$ 50 mantenidos en la cuenta de ahorro, este es un servicio gratuito (sujeto a algunas restricciones). Gracias por su pertenencia ti.

We recognize that some of our members prefer Spanish over English, so we hope this helps. We have many convenient services that can help you save you time and money, let us tell you about a few of them:

First, did you know you can make your loan payments on our website, using any VISA card? Just go to www.Tri-CitiesCU.com, and click on the button shown here:

Also, we have free online banking in Spanish. Give us a call so we can setup your username and password today, then you can check your account balance anytime with your computer or smartphone!

We also have a free coin machine, so that you deposit a jar full of coins directly to your account, without counting it yourself.

Lastly, did you know that we can cash your work paychecks? As long as you have at least \$50 kept in the savings account, this is a free service (subject to some restrictions). Thank you for your membership.

Starting Loan Rates (June 2016)*

APR*

New & Used Auto Rates	1.99%
10-year and 15-year Home Loans	3.99%
Credit Builder Loan (Share Secured)	3.11%
Home Equity Line of Credit	4.00%
Home Equity Loans	5.25%
Bare Land Loans	5.49%
Signature Loan or Credit-Line	5.90%
Boats and RVs	3.74%
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 WJS Prime Rate and can change each quarter. Other rates and terms and restrictions apply. Equal Housing Lender. Credit card rates are 2% higher without active checking.