

Tri-Cities Credit Union Column

Quarterly Newsletter - Winter 2016

TCFCU-1215-NL



Happy Retirement Karen!

After 28 years, we are very sorry to see you go, we will miss you!

Mobile Check Deposit (SUPER EASY)

We are always closed the Friday after Thanksgiving, as well as all Federal Holidays, so our employees can spend time with their families. Want to deposit a check anyway? We offer **free mobile check deposit**, so you don't have to come in! Download our mobile app from the PLAY store (search for Tri-Cities Credit Union), then sign the agreement with a teller. We also have free ALL-POINT ATMs all over the tri-cities to meet your cash needs when we are closed.

Receive a TEXT when money is withdrawn from your account!



Help prevent fraud by setting up automatic monitoring of your account with E-Alerts. You can also use your mobile device to "freeze" your card when not needed.



We were pleased to donate almost \$1,000 to the Tri-City Union Gospel Mission to help our local homeless and hungry- all from the processing fees collected for the loan "Skip a payment" program!

New "Personal Check" printer

We have switched to a less expensive check printer, as the old company kept raising the price (and didn't allow us to advertise less expensive options). Initially members will need to contact us directly to re-order with this company the first time. Your subsequent orders can be processed online from our website at your leisure. We apologize for any inconvenience!

The Credit Union Cube



You may have noticed this cute little car out front (as modeled by Mayreni and Trevor). Not only is it useful when our loan department visits our auto dealers and or for work-related errands, but it is a great traveling billboard too!

Proud Sponsor of the Pasco Bridge Run!



Thanks to the employees and members who joined our running team for this event!

7 decorating tips to boost your mood

A nicely decorated room is instantly uplifting, while a dreary one bums you out. These seven decorating tips deliver big impact for little money. **Lighten up the place.** Nothing puts people in a bad mood quicker than bad lighting. Find lamps with style and personality and use bulbs with a softer light. **Punch up the color.** The trick is to do this without using paint. Add colorful throw pillows, glassware, frames and vases, which cost less than paint and are less hassle. **Use color strategically.** Red and violet boost energy, so use them in a home office, entryway, or by stairs. Keep them out of bedrooms and baths. Green and yellow make you feel upbeat, so they're great to brighten up children's rooms, family rooms, and rooms with neutral tones. Blue is soothing—the color of sky and sea—so it works well anywhere. But stick to soft, muted blues, as bright, strong shades can be over-stimulating. **Bring out your personal style.** Decorators suggest using décor touches that reflect your personal style. A room feels more "done" when it feels more "you." **Give a boost to the bedroom.** Get new sheets, pillows, comforter covers, bedspreads. Change out the night-stand lamps. Add a lamp to a dark corner, get new picture frames and maybe a jewelry caddy for the dresser. Colorful throw pillows on the bed can get a room out of its rut. **Make a cozier kitchen.** A kitchen has to function, but that doesn't mean it can't be homey. Bring in personal decorative touches—eye-catching containers, colorful jars, unusual vases, funky signs—it's all in the details. **Scope out new accessories.** Accessories freshen up a room. Add bold, surprising items—mugs with cool designs, signs and pennants with funny sayings, unusual throw rugs, eye-catching posters, frames that display a whole group of family photos. Personal collections—from stuffed animals to baseball cards—can also create unique interest.

If you're looking for entirely new surroundings to meet your changing needs, we can help with financing. A great time to buy a new home, refinance your current one at a lower rate, or fund improvements, **is right now**, with rates still low and a wide range of financing options. Please call or email us to explore the attractive options!

LETTER FROM THE PRESIDENT:



Have you heard all the talk about “chip” cards? We are currently scheduled to start releasing these types of cards late in 2016. With or without a “Chip” card, **as always** you are protected from fraud liability if you notify us immediately of suspicious activity. Don't panic since you haven't received a CHIP card in the mail yet, it really isn't going reduce to fraud for years.

Background

The information encoded in the black magnetic strip on the back of your card is not difficult for hackers and fraudsters to steal. Thus, the industry is trying to move merchants and card issuers over to cards that use “computer chips” embedded in their cards, to eventually be used in conjunction with a unique “PIN” (personal code). These “chips” cards used with PINs, will make it harder for fraudsters to steal your information.



So, will getting a chip card reduce fraud on my account?

Not yet, but probably in a few years, at least a tiny bit. However, card fraud won't really start dropping until nearly all merchants and card issuers have fully converted to CHIPS and PINs. In addition this won't affect online purchase fraud (when the card isn't physically present anyway). It will be years until we see a benefit because hardly any merchants use the new “chip” card machines yet, and few (if any) chip cards are capable of being used with a PIN yet. And of course, all the chip cards being issued in the United States still have the magnetic strip too, so, don't hold your breath.

What was all that talk about a “liability shift” last October?

When fraud happens on your account, you don't have to pay anything, because either your or the merchant pays for the fraud loss. In order to encourage the industry to move more quickly towards “chip and PIN” cards, the liability for fraud is shifting between banks and merchants. Starting in October, whoever is the “farthest behind” on technology will bear more liability for fraudulent transactions. This will not affect individual card holding members (you) at all.



In Summary: YES, we are scheduled to start issuing CHIP cards during 2016, but NO, this really won't reduce fraud for a few more years.

Thank you for your patience, feel free to contact us if you have any questions. Thank you for you membership!

Doug Wadsworth, President

Manage your budget and accounts in ONE PLACE with our free account aggregation tool!

To use this free service just login to your online banking account, then click on “Services” and choose “MD Account Aggregation.” You can link to your other banks and credit cards, view your spending habits, quickly set up personal budgets, and even set goals to pay down your debt faster!



Want to make your loan payment online, from your OTHER BANK? Go online

and set up an “ACH” Third party transfer to pull the payment directly from that account, or go to our website to use your other debit or credit (card). Doing these **yourself** on our website will avoid the fee!

Make a Loan Payment
(Pago de prestamo) using your other debit or credit card
[CLICK HERE](#)

Asset Size: \$30,213,557 • Members: 5,065
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

Contact Information



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Starting Loan Rates (Jan. 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 WSJ 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.



Your Family ~ Your Goals ~ Our Service

We Belong to You!