

# Tri-Cities Credit Union Column

Quarterly Newsletter - Winter 2017

TCFCU-1216-NL

## NEW OFFICE UPDATE



Our goal is to return the best possible value to our members for years to come, which means an office that will meet your needs now and 20 years in the future, because we are growing. We have been interviewing many different architects and builders to find competitive prices and local talent that can do the best job. We plan to select the builder this winter, and hope to “break ground” by summer. Do you have a “wish list” for the new office? Please let us know how we can design this new building to be attractive and convenient for you! Send suggestions to [Doug@Tri-CitiesCU.com](mailto:Doug@Tri-CitiesCU.com)

## 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](http://www.Tri-CitiesCU.com), y haga clic en el botón que se muestra aquí:

### Make a Loan Payment

(Pago de préstamo) using your other debit or credit card  
[CLICK HERE](#)

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.

## Upcoming Supported Events:

- Mid Columbia Arts “Pot O’ Gold” fundraiser on February 11
- St Patrick’s Day Foot Race and Leprechaun Dash on March 11
- The ARC annual fundraiser for children with developmental disabilities on April 8
- Sunrise Rotary Scholarship Golf Tournament – Educational Scholarships on April 28

## Recent Supported Events:

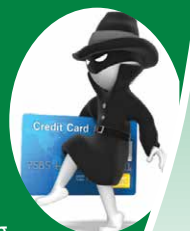
- Leavenworth Lighting Trip: Children’s Developmental Center
- Lampson Cable Bridge Run, Pasco on Dec 17th
- Union Gospel Mission: The Credit Union donated \$1,520 to the homeless shelter this last Christmas, (processing fee income from the “skip payment” program).
- Giving Tree for the Tri-Cities Pregnancy Network

Pictured below are our newest employees – Ivonne in Member Service, and Eli in the loan department. They are promoting our giving tree from this Christmas, which was supporting the Tri-City Pregnancy Network for struggling new and expecting mothers.



## Holiday Fraud

We hope you all had a wonderful holiday season, but now is the time to be extra diligent watching for fraud on your debit or credit card account. Although the new EMV “Chips” help prevent counterfeit cards, they will not reduce online fraud – which means you should be reviewing your account history. If you detect any unauthorized transactions, please notify us IMMEDIATELY, or you could be liable for losses that occur.



## LETTER FROM THE PRESIDENT:



Lampson  
Bridge Run  
2016 in sub  
zero temps

We hope you all enjoyed the holiday season. As you make New Year's resolutions, consider the following ways you can achieve personal financial success!

**Avoid unnecessary debt.** Some debt is obviously necessary, especially for a modest home, education, needed transportation or other vital needs. However, debt for extravagant or unnecessary items can be a form of financial bondage for years to come, especially at high interest rates. If you don't have the cash to purchase wanted items consider delaying purchases until you do. If you are carrying high balances on credit cards, consider leaving them home when you go shopping – or cut them up if you can't trust your self control. Pay down high interest rate debt as quickly as possible, and always pay more than the "minimum" payment.

**Always save money from each paycheck**, even if it is only a tiny amount. This is the most consistent habit of wealthy people. It's hard to remember to save –and if you don't do it when you first get paid it usually doesn't happen. We suggest you make it automatic, so a fixed amount is automatically transferred to a savings account each time you are paid. Do you have enough money set aside that you could live 3 for months if you unexpectedly lost your job? Think of the peace and security this will bring you and your family!

**Use a budget.** Budgets aren't fun, we like to feel rich and spend money on impulse without tracking it. Unfortunately most of us spend more than we realize (or can afford) on unnecessary activities or items that bring no financial return or lasting happiness. Figure out how much you earn and allocate where it should go each month – and stick to it. This means we make hard decisions about what we really **need** versus what we only **want**.

**Make donations** to a church, a charity, or simply to help others. Doing good bounces back to the giver, which is another consistent truth observed by wealthy individuals. Whether you call it blessings from heaven or Karma, it works!

**Consider Insurance**, even if it's just for large-scale catastrophes. A few dollars a month for life, health and credit insurance can save you from the financial disasters that often follow medical emergencies or unforeseen expenses.



Living these principles was common among preceding generations and are being forgotten. Many Americans spend more than they earn and live beyond their means on borrowed money. I suggest we each apply these time-tested principles into our daily lives, to increase our peace and success on the path to financial independence and health. Good Luck and happy 2017!

Doug Wadsworth, President



Watch our facebook page to be notified of recently repossessed cars we are selling!

Asset Size: \$34,610,999 • Members: 5,538  
Employees: 13 • 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**



### Starting Loan Rates (Jan. 2017)\* APR\*

Starting Loan Rates (Jan. 2017)*	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.

### Contact Information

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Your Family ~ Your Goals ~ Our Service

**We Belong to You!**