

Upside-Down... Topsy-Turvy!



Tri-CU is offering

BUSINESS

accounts?

- Free Business Checking
- 3% APY Money Markets*
- Business Credit Cards*

Tri-CU is rolling out additional business services, including business loans, business credit cards, and a special new **business money market** which pays a higher dividend. Ask for details! *Annual percentage yield, some restrictions apply, rates may change at any time. Existing Tri-CU business accounts must request these new Money Markets. Federally Insured by NCUA.

USE A DIFFERENT BANK?

Tri-CU wants your business, we want you using OUR Visa cards... however, it's smart to have a couple different bank cards in your wallet or purse. Network outages happen, and sometimes cards get blocked for fraud while you are on vacation, ugh. So carry a couple "other Banks" cards, for such emergencies.



If you receive a supposed "fraud prevention" call to verify transactions, but they ask for your online banking "user name" login...it is FRAUD. They are attempting to reset your password, to gain access to your account. Legitimate fraud calls will NEVER ask for your account number, user name, or any other personal identifying information, because we already have it!

24/7 CARD FRAUD HOTLINE:

If you suspect fraud on your Tri-CU card (or it is lost or stolen), immediately freeze it with the mobile app, and call Tri-CU, or you could be liable for losses. If Tri-CU is closed, call 800-417-8715, to report your card as "lost or stolen."

How can you reduce card fraud? Don't shop from UNKNOWN online stores! Most card fraud happens after members attempt to get a "deal" by purchasing things from mysterious online merchants. If you aren't sure a website is legit, call or text us BEFORE making a purchase. It could save you hours of dealing with identity theft and stolen money!



TRI-CU

CREDIT UNION

Winter Newsletter (Jan 2024)

ICY ROADS? OH, SNOW!

Inclement weather can result in delayed openings and early closures, so please call first, before driving here on snowy days.

Avoid check holds, get money FASTER

When you deposit a check via ATM or phone app, there is usually a temporary "hold" placed on the funds. Contact us for ways to override these automatic check holds and get instant credit. Physically depositing the check in our lobby is another option for fastest credit, or use our drive-thru night-drop, as those deposits are processed every morning, when we open.



Feeling shy?

Chat with one of our employees via TEXT at 735-8331, or chat online at Tri-CU.com (ask Q-bot for an employee).



We are proud to *still* be the only local financial institution that has **eliminated all NSF Return fees**, and we did it almost 2 years ago! We also reduced overdraft fees to only \$10 (instead of \$30). **That's what friends are for.**

This January, Commit to a Goal!

About 3,000 years ago, it was written: "Where there is no vision, the people perish." So, what is your vision? Where do you want to be in 5 years, 15 years or 30 years?

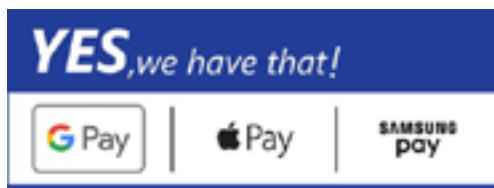
Do you want to own a home? Do you want to be debt-free? Do you want to retire early, and travel the world? Be specific about what you want, when you want it, and how you can achieve it. One thing is certain: If you don't aim for it, you won't hit it!

Here are a few helpful tips, to reaching your financial goals:

1. **Budget:** Calculate your income, and expenses, be exact. Avoid spending money on short-term wants (shopping online or eating out). Those unnecessary little purchases add up, and rob your future goals.
2. **Refinance:** How much interest are you paying on your car or credit card? Refinancing may lower your interest and your monthly payment (pssst: Tri-CU has the best auto rates in town).
3. **Cancel:** How much are you spending on streaming subscriptions... and how much time do you actually use them? How much are you spending on fancy phones and data plans for kids? Studies show that screen time increases depression and anxiety in kids, so you can save money, and improve their mental health.
4. **Save:** The secret to financial independence, is saving money from every paycheck, and to make it AUTOMATIC (so you won't forget). Once you start building up a nest egg, invest it, to earn high returns. Saving the cost of a espresso every day, can be a MILLION dollars when you retire.

Thank you for your membership, and good luck on those goals!

Doug Wadsworth
President



Do you like REWARDS?

Log In today to enroll your Tri-CU credit card in our excellent program at www.uchooserewards.com!

You will need to re-register replacement cards, if the previous one was lost or closed for fraud.



Self-Service Coin Machine



We have a new piece of furniture in our lobby. Just dump in your coin, then bring the receipt to an employee for an instant deposit to your Tri-CU Account. A 10% fee applies for deposits over \$100, or large amounts of coin (more than 2 mason jars). Coin machine is for Tri-CU members only.



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

Starting Loan Rates (Jan 2024)*	APR*
New Auto Rates	5.24-18%
Used Auto Rates	5.24-18%
HVAC, Landscaping, Home Improvement	6.75-13.85%
10-year and 15-year Home Loans	6.24-10.44%
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.

Asset size: \$80,445,770

Members: 5,665

Employees: 14

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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