

Tri-Cities Credit Union Column

Tri-Cities

Quarterly Newsletter - Fall 2009

TCFCU-0909-NL

Please take a moment to read your new Credit Union newsletter. In addition to important account disclosures, we will keep you informed on our latest products and services that can **save you money**. Enjoy!

Membership now open to the entire Tri-Cities!



The Tri-Cities Chamber of Commerce hosted a brief "Ribbon Cutting" event on 9/23/09. Shown above is Nancy West "doing the honors" with Chief Hohenberg and the employees.

Originally founded in 1969 by the International Brotherhood of Electrical Workers Local 112, we started out as IBEW #112 Federal Credit Union. In 1983 we opened our membership up to anyone who lives or works in Kennewick. In 1986 we changed our name to Kennewick Credit Union, to ensure the community knew they could join too. With approval from our Board of Directors and the NCUA we've now

opened membership up to anyone in Benton or Franklin County. To get this message out we also changed our name to **Tri-Cities Community Federal Credit Union**. Many of you have been asking us to "branch out," we listened and now we are making the changes to help us do it. Tell your family and friends they can benefit from our great loan rates, free checking and superior service! Note: Your existing checks, debit cards and credit cards will still work fine despite the name change. As they expire or are re-ordered they will be updated with our new name & logo.

Credit Union –VS- Bank

As a member you are an owner of this financial institution. We are a not-for-profit financial cooperative, and thus also tax exempt. Profits are returned to members and the community as better rates, more products and lower fees. Money & profits stay in our community and do NOT go to big-bank shareholders on Wall Street or overseas. We are managed by a Board of Directors who are elected from our membership by our members— to help ensure we stay in touch with our member and community needs. Nice, Different, Better.

Tri-Cities

Trying to repair your credit score?

Here are some tips: First always start making your current loan payments on time – this accounts for nearly half of your score (a single late or missed payment can cause years of damage). Second, pay down your credit card debt! Maxed out credit lines hurts your score – as nearly half your score is based on how much "available" credit you have (more is better). So you may also want to avoid closing credit cards (especially ones you have had a long time), as it will decrease your available credit – thus hurting your credit score. Next pay off any old collections or charged off debts, as they will "hang on" hurting your credit for years. Lastly, avoid having too many credit cards or shopping around excessively for new credit, as that can hurt your score too. Want more personalized help? – Come in and ask, we would be happy to go over your score with you and get you on the track to recovery. Are you young and want to build credit so you can get the good rates on homes or cars in the future? We have share secured credit cards and loans to help you get off on the right foot!

Marching Danielle out of jail!



Danielle went to jail in September to help raise funds for the March of Dimes, benefitting babies! Thanks to all our members and friends who donated.



Did you know?

We offer in-house mortgages with no origination fee – so you can save thousands of \$\$\$ on refinancing your home! Ask for details, some restrictions apply, equal housing lender.

Signature Credit-Lines

Enjoy a line of credit, for overdraft protection, spare cash, or for emergencies. The best part is you can access the money yourself using our "touch tone teller" or online at www.tri-citiescu.com. Apply today: 735-8331!



VISA Merchant Services for your Business!

Now you can keep your business account here, and the money will go right in! We don't charge any "per-item" fees on business checking accounts, only a flat \$10 monthly fee.

No more ATM fees!

In August we joined the Allpoint ATM network – which means there are now 37,000 ATMs across the nation that you can use for **FREE!** Around Tri-Cities this includes Costco, Safeway, Walgreens, Target, 7-Eleven, Tesoro's and more. Look for the Allpoint logo – and you won't be charged the fee. Visit our website for details and to find the free ATM nearest to you!



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From the President:



It has been an exciting couple months for us at your credit union. In addition to opening up membership to the entire Tri-Cities and changing our name, we have been seeing positive growth in our loans and financial health. This has allowed us to offer more services, like the free ATM network! While the nationwide economy has been struggling, the Tri-Cities continues as a superb place to raise a family or pursue your personal goals.

Please remember your "non-credit union" friends as the colder months approach. When every penny counts, they may be paying more for their financial services than necessary - especially in fees and loan rates. Encourage them to come open an account with us, usually we can save our members money and reduce their loan payments. As a not-for-profit "tax exempt" financial cooperative, our founding goal is to encourage thrift and help our members save money. Let us help!

Enjoy your Holiday Season, and thank you for your membership.

Doug Wadsworth
President

Starting Loan Rates (Sep 24,09)*

	APR*
Share-Secured Loan	4.22%
Platinum Credit Card (with active checking)	8.90%
Classic Credit Card (with active checking)	12.90%
Signature Loan or Credit-Line	14.00%
New & Used Auto Rates	4.49%
Boats and RVs	6.25%
Unimproved Land Loans	5.49%
Home Equity Loans	5.25%
Home Equity Line of Credit	4.00%
15-year Home Loan	4.99%
20-year Home Loan (7-yr call)	5.25%
30-year Home Loan (7-yr call)	5.40%

*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.

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Johnny Appleased Spotlight

Meet Pablo Lara III, he opened his account in July 2008 (with some help from Mom & Dad...). He likes to be outdoors, enjoys being in the water, loves to play with his cousins and he loves ice cream. Now that he is nearly 1 1/2 he is very active and can even walk while he plays with his toys! Thanks for being a member Pablo – you can earn prizes when you make deposits – start saving now! Federally Insured by NCUA.



Johnny Appleased Contest: Circle each time you see the word "Tri-Cities," count them up and write the number on the front with your name and member number for a chance at winning \$10 in a drawing! Only one entry per Johnny Appleased account, drop it off in our lobby or mail it in by Oct 19, winner announced later that week.

Own some land, need some cash?

We now offer unimproved land loans for purchase or refinance. Use them for debt consolidation, to improve or build a home, to build a garage or just for cash! We will loan up to 70% of the value, not to exceed \$100,000 (some restrictions apply).

Union Members: Take a minute to admire the new plaque in our lobby, we are proud of our IBEW founders!

Gift Cards are Great!

Come to the credit union to pick up VISA gift cards - for gifts or personal use. We have a supply on-hand that you can take away at the time of purchase, or you can order them with custom printed names. They are only \$2.95 each, plus the amount loaded (some other fees and restrictions may apply).



Holiday Closures

Columbus Day: Monday, Oct. 12
Veterans Day: Wednesday, Nov. 11
Thanksgiving Day: Thursday & Friday, Nov. 26-27
Christmas: Friday & Saturday, Dec. 25-26
New Year's Day (2010): Friday, Jan. 1



Credit Union Asset Size: \$16,731,562
of Members: 3316
of Employees: 8
Year Established: 1969



Your Family ~ Your Goals ~ Our Service

We Belong to You!