

# Tri-Cities Credit Union Column

Quarterly Newsletter - Fall 2010

TCFCU-0910-NL

## Hello & Goodbye

Please welcome our newest teller, Tara (pronounced Tar-uh). Tara grew up in Sunnyside. She enjoys watching football and hockey, and has a black lab named "Keeva."

Her favorite vacations spot is the Bahamas (and she has actually been there, nice...). Tara has several years experience serving the public, and is very helpful and friendly- so she fits right in. Be warned:

Since she is new she may ask to see your identification, but just until she knows you. We were also sad to say goodbye to Nancy last month, who was with us for **32 years**, we all miss her - good luck Nancy!



## Want a Money Bucket?

As an alternative to "envelope budgeting," you can now open up to 9 share savings accounts, to help save money and track spending. These extra savings accounts are sometimes called "money buckets." Money can be put in automatically each month (as a transfer or payroll deposit). You can also name the savings account whatever you would like (ie: Disneyland Vacation, Home Improvements or College Account). This is a convenient way to save your money automatically, and to control spending in a responsible way (if there is no money in your bucket for eating out, then you don't). Let us know if you would like to open a new money bucket today!

## Important Note:

### Changing Bill-Pay Providers!

At the end of this year we will begin providing our free bill-pay services through a more advanced and robust provider called "i-Pay." Access to our existing bill payer service will become unavailable soon afterwards. Users will need to submit a request for i-Pay services from our website, and then re-enter their account and bill information. We recommend members make the switch as soon as i-Pay becomes available. Watch our website for more details. We are pleased to continue providing this service for FREE, with no strings attached!



## IBEW #112 Golf Tournament Sponsor

We were proud to sponsor our founders at the IBEW #112 Golf Tournament. We put together a team to compete and it was lots of fun (even though we came in last).



## Scholarship Winner Announced

Congratulations to Kailey Wilson, the winner of our \$500 IBEW #112 Jens Olsen CU Founder Scholarship. This deserving member is now

attending Whitworth University, and we are proud to support her academic goals. We will be accepting applications again next year!



President Doug Wadsworth presenting award to Kailey Wilson

## Mortgages starting at 3.99%!

How about a 10-year term refinance with no origination fee & no appraisal? Do the math - that can save you \$3,000 or more in fees! These mortgages are kept in house, and we can do them FAST. I suggest you do what it takes to come apply (but you shouldn't need the member's rig seen here, which was recently in our parking lot). Some restrictions apply, subject to credit approval, equal housing lender.



## LOW FIXED-RATE CREDIT CARD

Did your credit card recently become "variable rate?" Has your rate increased, or perhaps sneaky new fees are appearing? Transfer to our **fixed-rate** Platinum card starting at 8.9% Annual Percentage Rate (with an active checking account) and enjoy no annual fee and no cash advance or balance transfer fees.

## From the President:



Last month our credit union celebrated its 41<sup>st</sup> birthday. Established by IBEW Local #112, the board of directors when founded in 1969 included Billy Wilcoxson, Karl Ottman, Andrea Leiby, Colleen Ziemann, John Wilcoxson, Henry Ziemann and Jens Olsen. Although our name has changed (a couple times) and you no longer need to be a Union Electrician to enjoy the benefits of membership, we remain dedicated to our founding principles.

Our mission is to help you (our members) achieve financial success. We accomplish this by offering lower fees, better interest rates and superior friendly service- as well as staying focused on providing products and services that you need. As a not-for-profit cooperative we are able to have your best interests at heart. As we are successful profits are returned to you as even lower fees, better rates and more products. We also give back to our local community through sponsorships, financial education and charitable donations.

If you have ideas of how we can better serve you please let me know, and I will pass it on to our volunteer Directors. I hope you enjoyed this newsletter, and thank you for your membership!

Doug Wadsworth, President

## Upcoming Closure Dates:

Columbus Day: Monday, October 11

Veterans Day: Thursday, November 11

Thanksgiving: Thursday & Friday, November 25-26

Christmas Eve: Closed at 2:00 p.m. Friday, December 24

Christmas: Saturday, December 25

New Years: Saturday, January 1

## Contact Information

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## Johnny Appleseed Corner

Enjoy our new word find: find and circle as many words as you can and you could win \$10! Write your name, phone number and account number on the top and return it to us. It will be entered in a drawing a month later and one entry will win – deposited into your account! (Only one entry per Johnny Appleseed member.)



### Word Find Fun:

fall	f	a	l	l	j	c	p
autumn	d	t	s	o	t	a	u
leaves	a	u	t	u	m	n	m
pumpkins	r	r	q	v	u	d	p
turkey	k	k	e	i	s	y	k
frost	l	e	a	v	e	s	i
costume	n	y	o	f	r	w	n
candy	r	a	p	i	e	k	s
corn	o	f	r	o	s	t	b
pie	c	o	s	t	u	m	e

### Starting Loan Rates (Sept. 2010)\*

	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	2.99%
Boats and RVs	6.25%
Bare Land Loans	5.49%
Home Equity Loans	5.25%
Home Equity Line of Credit	4.00%
10-year Home Loan	3.99%
15-year Home Loan	4.74%

\*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.

Asset Size: \$18,934,787

# of Members: 3316

# of Employees: 7

Founded in 1969 by IBEW Local #112

Membership for anyone who lives, works or worships in Benton or Franklin County.



Your Family ~ Your Goals ~ Our Service

**We Belong to You!**