

Other Products and Services

LOANS

- New and used vehicle loans
- Mortgages and Home Equity loans
- Visa credit cards with rewards points
- Personal loans
- Share secured loans
- Term notes

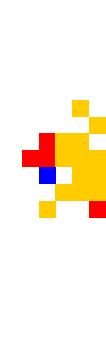
PERSONAL BANKING SERVICES

- Home Banking
- Bill Pay
- ATM/Debit cards
- FREE checking
- Audio Response telephone banking
- Cashiers Checks
- Money Orders
- Shared Branching—use over 100 other credit union locations nationwide for free!

WHY JOIN TRI-CITIES CREDIT UNION?

We are member owned and operated for over 54 years. Winners of the 2009 People's Choice Award for the best/friendliest customer service. Great service, a safe place for your funds, competitive rates, and a hometown feel!

CU services you use now	Points	CU services you can use	Points
Current		New Score	



Building Cash Reserves



Tri-Cities Credit Union

905 Pennoyer Avenue
Grand Haven, MI 49417

Phone: 616-842-6320

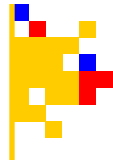
Fax: 616-842-9064

E-mail: tricu@sbcglobal.net

TRI-CITIES CREDIT UNION



Saving for a rainy day



The more services you use —
the more rewards you get! Check out
our rewards program!

Basic Level Savings

Share accounts and sub shares—this is a fancy credit union term for savings. Doing a budget or envelope system? Our sub share accounts are just what you need to keep all of your funds separate.

Money Market—Silver Savings—for higher balances starting at \$1,000, earn higher dividends. Withdraw or deposit at any time, as many times as you need with no penalty!

At Tri-Cities Credit Union we strive to find ways to give you more for your money. With competitive rates and a variety of deposit options, we know that we can meet your financial needs.

Become a member today and experience the Tri-Cities Credit Union difference—friendly service with a personal touch. From basic money market accounts to personalized financial planning, we have what you are looking for.

Certificates of Deposit (CDs)
Short and Long Term Options—from 6 months to 5 years, we have many different types of certificates for you to choose from. Our rates rival most larger banks and credit unions so take advantage of having your money in a secure, community-known and trusted location. All of our deposits are insured by the National Credit Union Administration (NCUA) for up to \$250,000 so you know your money is protected.

Individual Retirement Accounts (IRAs)

Traditional IRA—designed for those people who would like to take advantage of tax incentives and put away pre-tax dollars for retirement. We offer the most popular form of IRA savings available.

Roth IRA—designed for those people who would like their retirement funds taxed now instead of at the time of withdrawal. This option is great for young savers.

Financial Planning Services

Waddell and Reed

To offer our members the best financial advice and broad variety of investment, financial planning, and money management services, Tri-Cities Credit Union has teamed up with Ralph Kapalczynski from Waddell and Reed. Ralph visits the credit union on most Friday afternoons and has helped Tri-Cities Credit Union members find the best options on where to place their money.



So what are you waiting for?

Join Tri-Cities Credit Union today! Already a member? Log on to our website, www.tricu.org, or visit us in person to find out how you can take advantage of great rates and the best personal service around!