

Tri-Cities Credit Union

Newsletter 2010



Check out www.lovemycreditunion.org and click on Invest In America to save money! Not only can you get a discount on the purchase of a GM vehicle, you can save 15% with Sprint, \$5 a month with Direct TV, a percentage off any FTD order, etc. Coming soon additional savings from Best Buy, Target, The Home Depot, and more! Check it out today!

DID YOU KNOW ABOUT TCCU'S REWARDS PROGRAM?

We want to reward you, our loyal members, for using us as your primary financial institution. Because we appreciate your loyalty to us among so much competition, we have implemented a point based system to your account based on the number of services you use with us, loans or debit/credit cards you have with us, certificates you buy from us, etc. The more products and services you use, the more you will save. For those members who are in the Platinum level of points, you have received lower or no fee items (like FREE checks, FREE Home Banking, and FREE ATM withdrawals). And that's just the beginning! To become a Platinum member, ask any staff member. We would be happy to help you find out more about what TCCU has to offer! You have rewarded us with choosing Tri-Cities Credit Union as your financial institution and we want to give back to you!



SUMMER VISA PROMOTION

Apply for a Visa Platinum Preferred credit card between June 1 to August 31 and get **3.90%APY** on ALL purchases, balance transfers, and cash advances for 6 months! Also, when you apply and are approved, you will be entered to win a \$50.00 gift card. With a Tri-Cities Credit Union Platinum Visa, you never have to worry about your rate going higher than 9.50%APR if you forget to make a payment. We also have reward points on our Platinum Visa for FREE airline tickets and merchandise.



ARE YOU TOO BUSY TO GET TO TCCU? WE HAVE A SOLUTION!

Shared Branching allows you to complete your banking at other credit unions in the area. Are you in Muskegon? Use ACC on Van Wagoner Rd. or Service 1 on E. Sherman and Eastwind Dr. (by the Lakes Mall). Going to Grand Rapids? Use Kent County Credit Union on Plainfield or Fedcom Credit Union on Ann St. With over 130 credit union locations to choose from, Shared Branching can make it easier to complete your transactions with Tri-Cities Credit Union if you are moving or changing jobs. **SIGN UP TODAY!**

THE COST OF POSTAGE IS ON THE RISE...BILL PAY CAN HELP!

Is the rise in postage stamps getting you down? We have the answer for you! Sign up for Tri-Cities Credit Union's Online Bill Pay. Most bills are paid electronically, which means more time for you (in case you forget, like we all do sometimes). Pay as many bills as you want each month, all for the same nominal monthly fee. It's WAY cheaper than using stamps!

OPT-IN AND SAVE!

Federal regulations warrant members to opt-in for overdrafting your account with a debit card transaction. Overdrafting can cause a fee. While this may sound like an expense to you, it is not. Why? TCCU covers your overdrafts, saving you a fee from the merchant and the embarrassment and inconvenience of having your transactions denied. Opt-in today and have the peace of mind that your transactions will not be denied and that you will actually save yourself money in the end! Go to www.tricu.org and look on our Homepage under the News and Events section for your Opt-In form.

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CONGRATS 2010 GRADUATES!

We want to say good luck to all of our 2010 high school graduates as they begin their next endeavours. TCCU is here to assist with checking accounts, debit cards, loans for school books, used car loans and much more! We also have IRAs and CDs as it is always a great time begin saving for the future. Stop in and give us a try. With over 130 locations, we can be accessible from anywhere you decide to go! Bring in this ad to get a 0.10% discount on any vehicle loan rate!



YES! WE DO MORTGAGES!

Looking to purchase your first home? There's a great \$8000 tax credit you can take advantage of. Looking to refinance into a lower rate? We can help with that! Please ask us to have Joann, our mortgage consultant, contact you! Or, call her directly at 616-481-2654.

905 PENNOYER

GRAND HAVEN, MI 49417

PHONE: 616-842-6320

FAX: 616-842-9064

WEB: www.tricu.org

HOURS OF OPERATION

LOBBY:

MONDAY.-THURSDAY:

9:00AM - 5:15PM

FRIDAY:

9:00AM - 6:00PM

DRIVETHRU:

MONDAY - THURSDAY:

8:30AM - 5:15PM

FRIDAY:

8:30AM - 6:00PM

SATURDAY:

8:30AM - 12:00PM

TCCU WILL BE CLOSED
ON THE FOLLOWING
DAYS

Saturday, August 7, 2010

Monday, September 6, 2010

REMINDER:

Remember to look at your AVAILABLE BALANCE in your account. Pending debit card transactions will be held against your current balance. If you have checks or electronic transactions that have not yet cleared, those checks and EFTs will clear using the AVAILABLE balance, NOT the current balance. This may result in a non-sufficient funds or overdraft charge.

LOAN PRE-APPROVALS!

Want to be a smarter shopper? Get pre-approved for a loan with us BEFORE you shop. Loan pre-approvals are always FREE and if you apply online at www.tricu.org you will receive a 0.10% discount on any loan rate you qualify for! When it comes to negotiating a price, having a figure to work with is the best way to get the price you want!

Privacy Notices and Your Right to Privacy

Tri-Cities Credit Union is committed to safeguarding your information, and using it in an appropriate manner. Like nearly all commercial websites, we do gather some administrative information from you as you enter our website. However, we do not gather any personal information unless you submit that information through an on-line form, or by e-mail. In order to comply fully with Federal, State and NCUA regulations, we have prepared the following Privacy Statement, and will provide privacy disclosures and updates when required. **Information we collect and store :** For website security and management purposes, we employ software programs to assist us. Security software monitors traffic to prohibit content changes or other damage by unauthorized personnel. Other software programs gather data for use in statistical analysis of the site, which we use to: (1) assess what website information is most and least useful (2) determine technical design specifications (3) identify system performance or problem areas.

We do not collect any personal information, such as your name or address, during this process. Our website collects no personal information unless you take the initiative to submit that information through an on-line form, or via e-mail. Specifically, we automatically collect and store only the following information when you visit our site: (1) The Internet domain name. For example, "xcompany.com" if you use a private Internet access account, or "yourschool.edu" if you connect from a school's domain. (2) The IP address from which you access our website. An IP address is a number that is automatically assigned to your computer whenever you are navigating around the Internet. (3) The date and time you access our site. (4) The pages you visit, and the result of your if any. (5) Other status codes and values resulting from the Web server responding to the request received. Examples include HTTP status code, Windows NT code, number of bytes sent, number of bytes received, time it took to fulfill the request, server port number add. We do not use cookies. (A "cookie" is a file placed on your hard drive by a web site that allows it to monitor your visit, usually without your knowledge.) You can set your browser to warn you when placement of a cookie is requested, allowing you to decide whether or not to accept it.

You choose whether we know who you are. You control whether or not we collect any of your personal information by choosing, or not choosing to send us that information via an e-mail, or by filling-in and sending us an on-line form. We do not correlate the personal information that you send us with the information that we automatically gather (listed above), and we do not create or maintain personal profiles based on any personal information that you submit. We might use the personal information that you submit to us when we respond to your questions or comments. Furthermore, we might store your request for future reference as we seek to improve our Web site, and we might forward your e-mail to someone who is better able to respond to your request. We do not authorize release of the personal information that you submit to us to any third party, without your consent, or unless we are required to do so by law. **Children's Privacy Act:** The online financial services offered through the Credit Union's Website are not designed for or directed toward children under age 13. We do not knowingly solicit or collect data from children, and we do not knowingly market to children online without express parental consent or notification. If we receive online information from anyone that we know to be a child, we will only use the information to respond directly to a child's request. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents. If any member believes their child has provided personally identifiable information to us, they must contact us so that we can allow you the opportunity to review and delete such information. **Access to Personal Information:** Because we do not generally gather or store personal information regarding who visits our site, we do not have a way for you to access the information that we do gather, nor do we authorize third parties to access that information. **Security of the information that we do gather:** The information that we gather is stored on the private network of Credit Union Villiage our web site host. It is protected by dual redundant firewalls. We do not knowingly supply this information to any outside party unless required to do so by law. **Changes:** From time to time, we may change or amend our privacy policy. If we do, we will display a prominent notice of change on our home page, www.tricu.org, with a link to the policy, and with the most recent changes highlighted. **Privacy Statement: Your Right to Privacy** Important information to know. Notice of Your Financial Privacy Rights We, our, and us, when used in this notice, mean Tri-Cities Credit Union. This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members: All of consumer members who have a continuing relationship with us, such as: (1) Deposit account (2) Loan account (3) Credit card (4) Self-directed Individual Retirement Account where we act as custodian or trustee. We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information. We first define some terms. Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. An affiliate is a company we own or control. A nonaffiliated third party is a company that is not an affiliate of ours. **The Information that We Collect:** We collect nonpublic personal information about you from the following sources: (1) Information we receive from you on applications or other forms (2) Information about your transactions with us (3) Information about your transactions with nonaffiliated third parties (4) Information from a consumer reporting agency. **The Confidentiality, Security and Integrity of Your Nonpublic Personal Information:** We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. **Nonpublic Personal Information and Nonaffiliated Third Parties:** We will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law. **Nonpublic Personal Information and Former Members:** We do not disclose nonpublic personal information about former members, except as permitted by law. **Authorized Sharing – Joint Marketing:** We may disclose the following information to other financial institutions with whom we have joint marketing agreements: (1) Nonpublic personal information we receive from you on an application or other forms, such as – Name and/or Address. Federal law allows us to disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosures of this information. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Types of Businesses: Here are the types of businesses with whom we may disclose nonpublic personal information under this section: (1) Financial service providers, such as Insurance agents. **Reasons for Disclosing:** Here is why we may disclose nonpublic personal information about you to other financial institutions with whom we have joint marketing agreements: To provide our members with information about additional products and services. To contact us about any of this information, please submit your question to:

Tri-Cities Credit Union
905 Pennoyer
Grand Haven MI 49417
Email: tricu@sbcglobal.net

