



Tri-Cities Credit Union *Winter* Newsletter 2011



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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:

Monday, January 2, 2012

Monday, February 20, 2012

REMINDER:

Starting in May 2012 for all TCCU members 18 and over identity theft protection and monitoring for your entire household for only \$2 a month! This coverage is opt-out only so if you decide the coverage is not right for you please notify us in writing before May 1, 2012 or you will be charged for the month.

FREE E-STATEMENTS

Sign up today! We pay you \$0.10 per statement period.



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. Check out additional savings from Best Buy, Dell, Target, The Home Depot, and more!**



Notice to Tri-Cities Credit Union Members

The nominating committee has the charge of filling two (2) seats up for election to the Board of Directors at the Annual Membership Meeting on April 17, 2012. Nominated to fill two director positions are: Seth Longcore and Archie Warhurst, both incumbents. Other nominations may be made in writing over the signature of twenty-five (25) members on nomination forms which shall be obtained from this office. All other nominations with the signature of 25 members shall be filed with the CEO at least thirty (30) days prior to the annual meeting. No other nominations will be accepted from the floor.



IN NEED OF A FINANCIAL PLANNER?

Ralph Kapalczynski, Financial Advisor with Waddell & Reed is available by appointment to meet with Tri-Cities Credit Union Members. As a Financial Advisor, Ralph is able to offer no cost, no obligation initial appointments to discuss the financial planning process, analyze your current financial plan and offer a second opinion (even if you already work with an advisor). Whether you have one simple need or would like an overall evaluation, Ralph can help. Call Ralph toll free at 866-956-6051 for more information.

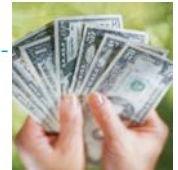
Waddell & Reed and Tri-Cities Credit Union are not affiliated companies. Securities offered through Waddell & Reed, Inc. are not insured by the FDIC or NCUA, are not deposits or other obligations of any bank, are not guaranteed by any bank and are subject to investment risks, including possible loss of the principal invested.

MEMBER REWARDS - Did you know about all the **FREE** things you were missing out on? TCCU has a member rewards program that assigns you points for using our products and services. You can earn **FREE** services such as **FREE** check cashing, **FREE** stop payments, a **FREE** box of checks, and **FREE** Bill Pay! Ask any staff member about how you can take advantage of banking completely **FREE** with Tri-Cities Credit Union.



Direct Deposit of Your Taxes!

By using direct deposit for your tax refund dollars, your money is electronically deposited directly into your savings or checking account. The money is available to you faster and it's more secure than having a check mailed.



Simply provide your TCCU account number (example 11845620) without any dashes, followed by 000 for regular savings or 040 for silver savings. If you want your deposit into checking use 001 at the end of your account number. You will also need to provide TCCU's routing number which is **272480335** for all accounts.

DO YOU KNOW ABOUT COURTESY PAY?

We're all feeling strapped for cash these days. And there is never enough time to balance that check book. TCCU now has you covered for those tight pinches...if you accidentally happen to bounce a check, our **Courtesy Pay program**, is a great way to save you extra fees. Instead of your check bouncing, TCCU will temporarily pay your check so that it does not bounce (for the same fee as an NSF) but you will not be charged an NSF fee by the merchant on the other end. You can then pay the credit union back out of your next paycheck. You must meet certain qualifications to take part in **Courtesy Pay** or you may opt out by signing a waiver at TCCU. **ASK ABOUT IT TODAY!**

Sprint PCS Discounts for Members

Sprint PCS is offering exclusive discounts to our members on calling plans.

Tri-Cities Credit Union members can enjoy:

- 10% discounts on all monthly recurring Sprint PCS charges (service rate plans, features, etc.)
- Coast-to-coast coverage
- Simplified calling plans
- National rates with no roaming or long distance charges
- Number portability
- Existing Sprint PCS customers can also save
- Plus, current Sprint PCS promotions

For the exclusive Credit Union Member and Employee Plan, visit your local Sprint store or call 877.SAVE.4.CU (existing Sprint PCS customers call: 866.853.4931) and the credit union discount plan (you do not need to mention Tri-Cities Credit Union).

For more information, visit them online at www.SprintSave4CU.com.

Tips to Avoid Being Stranded With No Money

1. Always carry multiple forms of payment. If you rely on your debit card, carry cash or a credit card to back you up in case the ATM/Debit network goes down or has a problem reading your card.



2. If you write checks and a merchant does not take checks, carry cash or a debit card for back-up.

3. Take advantage of TCCU's extended Friday hours... we are open until 6:00p.m. in both the lobby and the drive-thru.

4. Keep an emergency fund in a safe at home. \$200.00, a spare debit or credit card, and a few blank checks will be able to get you by in a pinch.

HOLIDAY LOAN SPECIAL- ENDS 1/31/12

Feel like you overspent on the holidays this year? Take advantage of Tri-Cities Credit Union's holiday loan special going on now through January 31, 2012. Rates start as low as 5.99%APY and are dependant on credit score. You must borrow a minimum of \$500.00 and the term for all loans is 12 months. Apply online through your Home Banking account or see any staff member for an application.

HEALTH SAVINGS ACCOUNTS

Due to the rising costs of health care and high deductible health care plans, Tri-Cities Credit Union implemented a Health Savings Account (HSA) program. To qualify you must be enrolled in a high deductible health care plan and cannot participate in a Flex Spending Account program. HSA's allow you to make an "above-the-line" tax deduction deposit (meaning you can reduce your taxable income by the amount you contribute each year to the account) into a specified savings account from which you can withdraw funds to cover most medical expenses. HSA's do have annual limits, like Individual Retirement Accounts. For more information, ask any TCCU staff member.

WWW.EZCARDINFO.COM

- * Check Visa balances
- * Print out recent statements
- * Look up recent transactions
- * Find out your current payment and due date
- * Pay your Visa online



TCCU would like to wish all of our members a safe and happy 2012! We are here to assist you with all of your financial needs. Here are some of the great products and services that we offer! We look forward to working with you in the new year.

- * Visa Platinum credit cards with rewards points
- * Visa Classic credit cards
- * FREE on site ATM machine
- * FREE Online Home Banking (www.tricu.org)
- * Online Bill Pay
- * FREE Audio Response (1-888-278-5799)
- * New and used vehicle loans
- * Personal loans
- * New and used recreational vehicle loans
- * FREE Notary service
- * Certificates of Deposit
- * Hi-Yield flexible savings account
- * FREE Debit and ATM cards
- * Financial planning services
- * First mortgages and Home Equity loans
- * Shared Branching with over 100 locations

MORTGAGES! GET 'EM AT TCCU!
LOOKING TO REFINANCE YOUR CURRENT
MORTGAGE OR PURCHASE A NEW HOME?
CALL JOANN AT 616-481-2654!

