

Newsletter



A Note from Tri-Cities Credit Union

This year Tri-Cities Credit Union celebrated our 63rd Anniversary, and it would not have happened without all our wonderful members! We want to let you know that we are thankful you choose TCCU as your financial institution and thank you for remaining a loyal member.

In this Newsletter we would like to let you, our members, know what is happening at the credit union and what we are looking forward to in the upcoming months as the busy holiday season approaches!

Please note, at the end of our Newsletter we have attached Important Dates that are coming up that may affect our regular business hours.

Thank you for being a valued member at Tri-Cities Credit Union.

Holiday Loan Special

Need extra funds this holiday season? Our Holiday Loan Special is available for members this season! You may apply online at tricu.org, over the phone, or in person.

Holiday Loan Special Available November 1, 2018 through January 31, 2019.

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Holiday Skip-A-Payment

Are you looking for a little extra cash to handle your holiday expenses? TCCU can provide you, as a borrowing member in good standing, with that extra cash. For a small fee of \$35.00 per loan, our Holiday Skip-A-Payment program allows you to defer (or skip) your December or January loan payment. The interest on your loan will continue to accrue and all other terms will remain unchanged.

You will simply make your skipped December or January payment at the end of your loan term. To take advantage of this offer, simply complete the form at the bottom of this letter and return it to the Credit Union with the \$35.00 processing fee before your December or January payment is due. It's that easy! Remember, ALL borrowers must sign the letter before we process your skip-a-pay request.

Holiday Skip-A-Payment program allows you to defer (or skip) your December or January Loan Payments to help free up extra cash for the holiday season.

Skip-A-Payment Disclosure

Loan must be older than April 30, 2018 and all accounts must be current to qualify.

Real Estate secured loans, Visa, and Revolving loans are excluded.

By signing the Skip-A-Payment form you are authorizing TCCU to extend your final loan payment by one month. You understand by deferring a payment the interest will continue to accrue on your loan during the skipped month, which will increase the cost of borrowing. All other terms and provisions of the original loan agreement are unchanged and remain in full force and effect.

This agreement must be signed by all borrowers and co-borrowers.

Loan must not have delinquent payments of more than 10 days as of June 1, 2018 to current.

Skip-A-Payment Form

Borrower's Name: _____

Co-Borrower's Name: _____

Best Number to Contact you at: _____

Account Number: _____ Suffix(es) _____

Which month do you want to skip? Please check one:

I want to skip my December Payment - OR -

I want to skip my January Payment

How are you paying the processing fee? **(\$35.00 per eligible loan)**

Please check one:

I have enclosed my processing fee; Please withdraw the processing fee from my savings (000); Please withdraw the processing fee from my checking (001); Please withdraw the processing fee from my silver savings (040).

Borrower's Signature: _____ Date: _____

Co-Borrower's Signature: _____ Date: _____

Loan Officer Signature: _____ Date: _____



Enjoy exclusive savings every day.

Members have saved nearly \$2 billion!



Love My Credit Union

Saving on the products and services you want and need has never been easier. Your **Tri-Cities Credit Union** membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:

- ♥ Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.*
- ♥ **Up to \$15 off TurboTax®** federal products!
- ♥ An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union® Rewards Program.
- ♥ Trusted protection at **true savings** with the **TruStage® Auto & Home Insurance Program**.
- ♥ **Cash back** at over 1,500 online retailers with **Love to Shop**.

Learn more about these and other valuable discounts at tricu.org or LoveMyCreditUnion.org, and start enjoying yet another benefit of being a valued **Tri-Cities Credit Union** member.

Annual Food Drive:

TCCU is holding its annual food drive. We are happily accepting non-expired canned goods. For more information please call our office at (616) 842-6320.

Thank you for your contributions!

Love My Credit Union Disclosure

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Tri-Cities Credit Union

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Not for profit, but for service.

Find us on the Web:

Website: Tricu.org

Facebook: [Tri-Cities Credit Union](https://www.facebook.com/Tri-Cities-Credit-Union)

Instagram: [@tricitiescreditunion](https://www.instagram.com/tricitiescreditunion)



Tri-Cities Credit Union
905 Pennoyer Ave
Grand Haven, MI 49417

Important Dates to Note:

Monday, November 12 – CLOSED

Thursday, November 22 – CLOSED

Monday, December 24 – 9a – 12p

Tuesday, December 25 – CLOSED

Monday, December 31 – Drive Thru 8:30a – 5:15p, Lobby 9a – 5:15p

Tuesday, January 1 – CLOSED

Monday, January 21 – CLOSED

Upcoming Courtesy Pay Changes!

Starting in January 2019, our Courtesy Pay limits will be increasing from \$300 to \$500. If you have questions regarding Courtesy Pay, please give us a call at (616) 842-6320.

If you no longer wish to be enrolled in Courtesy Pay you may Opt-Out at any time. To Opt-Out, you must sign an Opt-Out form.



Tri-Cities Credit Union Member