

Individual Highlights

Annual Meeting Recap

- Raising Your Credit Score
- Remembrance of Carl Pogrnt
- Clunker Loan Blues?
- Mailing Changes
- Mortgage Specials
- Auditors Report

Marinette Location

231 Van Cleve
Marinette, WI 54143
(715) 735-3913

www.tri-county.org

Menominee Location

912 14th Ave
Menominee, MI 49858
(906) 864-5555

or call Toll Free (888) 640-3903

Annual Meeting 2010

Our annual meeting, attended by 121 members, was at The Pullman House Supper Club. The evening started with a social-happy hour at 4:30pm, followed by dinner.

The business meeting began with a tribute to Carl Pogrnt. Introductions and brief reports were given by

Chairman John McClelland, Supervisory Committee Chairman William Walker and Carl Lang - President. Chairman John McClelland called for nominations from the floor and elections were held. Len Odea and Richard Anglehart were re-elected to the Board of Directors.

Jack Zarling was appointed to the Supervisory Committee. After business was finished the prizes began! Again Carol McClelland did a fantastic job of gathering numerous and wonderful prizes. Meeting was adjourned at 7:00pm.

Need to up your Credit Score?

Are you just starting out and have no credit?

Are you in need of raising your credit score?

We have the answer!

Come see us for a Credit Builder Loan!

It's a great way to repair or to build new credit.

Stop by our Marinette Office to start rebuilding your credit score today.



In Remembrance of Carl Pogrnt



We extend our sincere sympathy to the family of Carl Pogrnt.

Carl was our Credit Union Board Vice-Chairman. He was active with the Credit Union for many years.

He is greatly missed and fondly remembered.

NSF, Overdraft Notices

Effective October 1, 2010, we will no longer mail Non-Sufficient fund, Overdraft and Courtesy Pay notices.

Please review your monthly statement or use our Internet Banking for activity updates.

Clunker Rate Giving You the Blues?

Did you Cash in your Clunker but have a clunker of a loan?

Did you finance with the Dealer to take advantage of the rebate?

Now that you have your rebate, come refinance with Tri-County Credit Union.

We can give you the lowest interest rate around and match any local Credit Union rates to qualifying members.



Mortgage Rate Specials

5 & 7 Year Mortgage Refinance Programs

- Single family, owner occupied residences
- **NO Points**
- **NO Appraisal** if under \$50,000
- **4.5%** - 5 Year
- **4.625%** - 7 Year
- Refinance to Combine 1st & 2nd Mortgage Loans
- **\$299 Application** includes title search, credit report, mortgage release & recording.
- Approved in 1 Business Day
- Closing time approximate 1 – 2 weeks

If you've been thinking of refinancing, now's the time!

"Interest Rates are at their lowest in years!."

Tri-County Credit Union

Main Office:

PO Box 106,
231 Van Cleve
Marinette, WI 54143
(715) 735-3913

Menominee Office

912 14th Avenue
Menominee, MI 49858
(906) 864-5555

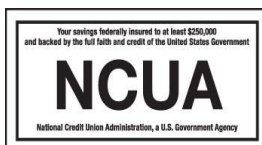
We're on the Web!

See us at:

www.tri-county.org

SCHMIDT AUDITING SERVICE, INC.

Schmidt Auditing Service, Inc., acting as auditor on behalf of Tri-County Credit Union's Board of Directors, asks you to compare the enclosed statement with your records as of the date shown on the statement. If the balances shown as of the statement date are not correct according to your records, please report the difference to me in writing. Include your Name, Phone Number, Credit Union Name and Account Number, along with the Balance you question. Mail to: Schmidt Auditing Service, Inc. 4216 87th Place Kenosha, WI 53142 Differences not reported within 10 days will be considered correct. Thank you for your cooperation.



FACTS	WHAT DOES TRI-COUNTY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores When you are no longer our member, we continue to share information as described in this notice.
How?	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons that Tri-County Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Tri-County Credit Union share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- To offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	N/A	N/A
For our affiliates' everyday business purposes- Information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes- Information about your creditworthiness	Yes	No
For non-affiliates to market to you	No	N/A

To limit our sharing	Call (715) 735-3913 or (888) 640-3903 Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice
Questions?	Call (715) 735-3913

Who we are	
Who is providing this notice?	Tri-County Credit Union
What we do	
How does Tri-County Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Tri-County Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your Credit or Debit Card We also collect your personal information for others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for account I hold jointly with someone else?	Any one listed on the account may elect to opt-out on the behalf of all account holders
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
Other important Information	
What you can do to protect your privacy: Protect your account numbers, card numbers, PIN's, and passwords. Never keep your PIN with your debit or credit card. Use caution when disclosing your account numbers, social security numbers, etc., to other persons. Tri-County Credit Union staff already has this information and will not need to ask for it. Keep your information with us current in case we need to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to reach you immediately.	

Mail-In Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.

Name _____
Address _____ Apt _____
City, State, Zip _____
Account Number(s) _____

**Mail To: Tri-County Credit Union, 231 Van Cleve
PO Box 106, Marinette, WI 54143**