



www.triusfcu.com
P 308-234-9311
TF 888-838-5529
F 308-234-5529

Walmart Supercenter Branch
 5411 2nd Avenue
 Kearney, NE 68847

Lexington Branch
 115 Cattleman's Dr.
 Lexington, NE 68850

Main Branch
 PO Box 1329
 2915 2nd Avenue
 Kearney, NE 68848-1329

WHAT IS HOPE & WHY IS IT IMPORTANT?

Is it the positive anticipation of attaining a desired outcome? Is it goal setting and planning, is it motivational energy? Does hope reduce the feeling of helplessness, reduce stress and improve your quality of life?



At Trius, we believe **hope** is all of these things, and a vital part of our job. We are here to help you understand your money, work through difficult times, attain your goals & dreams, and find solutions to improve your quality of life. Our desire is to help you make purposeful choices and work towards the future with the belief that together we can achieve good things. Here's where we can help...

- Consolidate multiple payments into fewer more manageable payments
- Help you understand your credit score and offer ways to help you raise it and protect it
- Provide a variety of options to finance your new vehicle purchase
- Offer Reward based checking and other money management tools to help your money work harder for you
- Set you up with our competitive Visa credit card that comes with a robust reward program
- Supply convenient access to your money using online & mobile banking, mobile deposit, bill pay and shared branching & ATMs
- Charge you fewer fees and lower loan rates, and pay you higher dividend rates than most traditional financial institutions
- Provide discounts and services that you need and want - just for being a member
- Get you on the path to homeownership
- Help build a habit of saving and give you chances to win cash just for saving

Hope can be a journey, and we're here for whatever your journey brings! That's what makes us different!

Simpler. Smarter. Better. Together.

COMING EVENTS

Shred Days January 5 & 19, February 2 & 16, March 2 & 16

HOLIDAY CLOSINGS

New Year's Day
 Jan 1 - All branches closed
Martin Luther King Jr Day
 Jan 17 - All branches closed
President's Day
 Feb 21 - All branches closed

FREE ATM LOCATIONS

Trius Main Branch
 2915 2nd Avenue, Kearney
Trius Lexington Branch
 115 Cattleman's Drive, Lexington
Walmart Supercenter Branch
 5411 2nd Avenue, Kearney
Eaton Corporation
 Eaton Employees Only
Baldwin Filters
 Baldwin Employees Only
West Pharmaceuticals
 West Employees Only
Big Apple Fun Center
 500 West 4th Street, Kearney
 All free ATM locations are subject to change at anytime.
ATM and Shared Branch Locator
www.co-opcreditunions.org





Rates

Account Type	Dividend Rate	APY ¹
Balance to earn APY		
Share Savings		
\$100 - \$4,999.99	0.05%	0.05%
\$5,000 - \$9,999.99	0.10%	0.10%
\$10,000 - \$19,999.99	0.15%	0.15%
\$20,000+	0.20%	0.20%
Kids Club (17 and younger)		
\$5 - \$999.99	0.10%	0.10%
\$1,000 - \$4,999.99	0.15%	0.15%
\$5,000 - \$7,499.99	0.20%	0.20%
\$7,500+	0.25%	0.25%
Money Market		
\$5,000 - \$24,999.99	0.15%	0.15%
\$25,000 - \$49,999.99	0.35%	0.35%
\$50,000+	0.40%	0.40%
Holiday Club	0.50%	0.50%
Share Certificate²		
6 month \$500	0.25%	0.25%
12 month \$500	0.50%	0.50%
18 month \$500	0.50%	0.50%
24 month \$500	0.75%	0.75%
36 month \$500	1.00%	1.00%
Save to Win (12 month) \$25	0.50%	0.50%
Individual Retirement Account (Variable IRA)	1.00%	1.00%
Dividend Checking	0.05%	0.05%
Club Checking	0.25%	0.25%
Rewards Checking³		
Qualifying		
\$0.01 - \$10,000.00	2.23%	2.25%
\$10,000.01 or more	0.05%	2.25%
Non-Qualifying		
	0.05%	0.05%

¹APY=Annual Percentage Yield. APY is accurate as of Nov 17, 2021. All rates are variable and subject to change after the account is opened. Rates, terms, and conditions are subject to change without notice. Fees may reduce earnings on the account. ²Share Certificate rates are fixed for the term. A penalty may be assessed for early withdrawal. Call Trius Federal Credit Union for more information concerning current rates. ³Rewards checking accounts must meet the following account qualifications for a qualification cycle to earn the qualifying dividend rate and APY for that cycle; 1) Minimum of 12 debit card purchases post to your account during the cycle; 2) You receive Electronic Statements for the account; 3) You must log into online access at least once during the qualification period; and 4) You must have at least one ACH direct deposit or ACH debit transaction post to the account during the qualification period.

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- **H&R Block** – Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member first-time filers will receive \$25 off their expert tax prep, and returning customers get the Tax Identity Shield® add-on. **Scan the code to get your H&R Block coupon!**

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