



Summer Newsletter 2025

Red Flags to Watch out for while House Hunting

Poor Maintenance

Peeling paint, broken fixtures, or overgrown landscaping = signs of neglect.

Water Stains or Mold

Brown spots, musty smells, or visible mold could mean water damage or leaks.

Outdated Electrical

Flickering lights, old breaker boxes, or lack of outlets may need upgrades.

**Before you buy, do your homework—and get pre-approved
with Tri-County Credit Union.**

Talk to a home loan expert today!

loans@tri-county.org | 715-735-3913 x116 or x120

Tri-County NMLS 401721

FINANCIAL EDUCATION— For Kids



Use a Piggy Bank

Teach the value of saving with coins and clear jars.

Talk about Wants vs. Needs

Help them understand smart choices (e.g., juice vs. water)

Involve them in Small Purchases

Let them hand over money and get change at the store.



Holiday Closings:

2025

Juneteenth / June 19

Independence Day / July 4

Labor Day / September 1

Indigenous People's Day / Oct 13

Veteran's Day / Nov 11

Thanksgiving Day / Nov 27

Christmas Eve / Closing at noon

Christmas Day / Dec 25

2026

New Years Day / Jan 1

MLK Jr Day / Jan 19

President's Day / Feb 16

Memorial Day / May 25

GreenPath provides free budget
planning and expert advice



YOUR TRAVEL TO-DO'S

NOTIFY YOUR FINANCIAL INSTITUTION

Prevent declined
transactions
Check for foreign
fees

CREATE A BUDGET

Estimate costs and
build in a buffer

GET TRAVEL INSURANCE

Cover cancellations,
medical issues, and
lost bags

SECURE IMPORTANT DOCUMENTS

Copy and store your
passport and cards
safely

TRAVEL-FRIENDLY FINANCIAL TOOLS

Prepaid cards for
locked rates
Apps like PayPal for
secure payments

BE CAUTIOUS WITH PUBLIC WI-FI

Avoid financial logins
on public networks
Use a VPN for added
security

Medicare Education

Join us every 3rd
Wednesday of the month at
Tri-County Credit Union
Marinette branch from 1-4:00 pm

Call Ray at 715-513-0448
or email
rayasweetman@gmail.com

Follow us on



Sunburn Tip: Use your SPF even if the sun is not
shining! If you do get burned, use an aloe gel with
lidocaine—and keep it chilled in the fridge.

Congratulations to the 2025 Tri-County Credit Union Edward O. Rynning Scholarship recipients!

Madison Raygo is a Peshtigo High School graduate
attending NMU majoring in Secondary Education—Social Studies.

Sam (Elizabeth) Radtke is a Marinette High School graduate
attending Viterbo University majoring in Art Education.

Tug Paidl is a Saint Thomas Aquinas Academy graduate
attending Fox Valley Tech for Fire Protection.

Congratulations! Here's to new beginnings!



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency