

## THE CREDIT LINE



In 2024, Mt Rainier Federal Credit Union experienced growth in assets, deposits, and income. This has been our most successful year for income and our assets have grown to over \$26 million. We aim to build off from this success as we look into the future. Your board of directors has been busy with many strategic goals intended to foster growth in membership, products and services, and facilities in the Puyallup community. More details about this will emerge as they become available. So stay tuned. We look forward to continuing to diligently serve our membership through 2025 and beyond.

Bill Bunze  
CEO/Manager

### 2 % Cash Back Loan Refinance Promotion:

We are excited to announce we are giving you 2% cash back on **ALL** loan balances transferred from another financial institution to Mt. Rainier Federal Credit Union. With the success we experienced in helping our members with our 1% cash back vehicle loan promotion in 2024, we wanted to double the impact in 2025 and extend the offer to all loans. We know this will help our members as they continue to recover from the current economy and the effects of inflation. Already have a great rate. We will rate match up to 1.50% off from our posted loan rates with a floor of 3.99% APR.

Existing Mt. Rainier Federal Credit Union loans are not eligible for the cash back promotion.

If the loan is paid off within 12 months of funding, the 2% cash back must be paid back and will be reflected in the payoff quote.

You may receive a 1099-MISC tax form at year end.

Loans are granted on approved credit (OAC). Loan applications must be received by 12/31/2025 to qualify.

Promotion date from January 1, 2025, to December 31, 2025. MRFCU may end the promotion any time prior to 12/31/2025 at its sole discretion.

### Mt. Rainier FCU

### 58th Annual Meeting

It will soon be time for our 2025 Annual Meeting. It's an important occasion for you and for all members. It enables us to come together, to hear reports on the state of the credit union, elect board members, make comments, suggestions, and to ask questions about services and policies. Mark your calendar and make plans to attend.



**Date:** Thursday, January 23th, 2025

**Time:** 6:00pm

**Place:** Fire Fighter's Union Hall

RSVP by Friday, January 17, 2025 253-841-2668 or <a href="mailto:info@mtrainierfcu.com">info@mtrainierfcu.com</a>
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## Loan Rates

### New Vehicles 2022-2025

	APR* Range
0-36 Months	4.75%-17.25%
37-48 Months	5.50%-17.99%
49-60 Months	6.00%-17.99%
\$15,000 or higher	
61-72 Months	6.50%-17.99%
\$30,000 or higher	
73-84 Months	7.00%-17.99%

### Used Vehicles 2015-2011

0-36 Months	5.35%-17.85%
37-48 Months	6.10%-17.99%
49-60 Months	6.60%-17.99%
\$15,000 or higher	
61-72 Months	7.10%-17.99%
\$30,000 or higher	
73-84Months	7.85%-17.99%

Rates effective 12/31/2024 MRFCU may offer rates or amend the rates disclosed from time to time. Contact the credit union for more information. Rate based on approved credit (OAC)  
\*APR=Annual Percentage Rate

### Dividend Rates Declared

For Beginning of 1st Quarter  
December 31, 2024

#### Share Accounts

Balance	Rate	APY*
\$0.01-\$24.99	No Dividends	0.00%
\$25-\$5,000	0.05%	0.05%
\$5,000.01-\$25,000	0.10%	0.10%
\$25,000.01 and over	0.15%	0.15%

#### Money Market

Balance	Rate	APY*
\$5,000-\$25,000.99	0.35%	0.35%
\$25,001.00-\$50,000.99	0.50%	0.50%
\$50,001.00 and over	0.65%	0.65%

#### Money Market Rates

Subject to change w/o notice

\*APY Annual Percentage Yield

Be so good, they can't ignore you.

-Steve Martin



Your savings federally insured  
to at least \$250,000.00 and backed by  
the full faith and credit of the

United States Government

**NCUA**

National Credit Union Administration

A U.S. Government Agency

## Holiday Closings

New Years Day:  
Wednesday January 1, 2025

Martin Luther King Jr Day:  
Monday, January 20, 2025

Presidents Day:  
Monday, February 17, 2025

### Debit Card Best Practices

In today's high-tech world, nearly everyone has a debit card. Unfortunately, fraudsters are tirelessly working to capitalize on your private financial information, attempting to trick you (or the merchants at which you shop) into "swiping" over the goods. Because debit card safety is a top priority for MRFCU, we wanted to share some tips to keep you (and your information) safe from potential debit card fraud.

#### 7 Safety Tips for Debit Card Users

- Don't use your debit card online.** If you use your debit card with an online retailer who is hacked or is not legitimate, the funds tied to the card could be at risk. The best way you can protect your money while shopping online is to use a credit card. In the event your credit card is compromised, you will still have access to the hard-earned money tied to your debit card.
- Contact us before traveling.** Whether you're heading to Oregon for business or taking a family trip to Disney World –give us a call at 253-841-2668. Your Debit Card has an "out of state and out of country" block on it for the signature processing feature on the card. You can still use the Debit Card with the PIN while out of state. So, if you forgot to call us just use the card at the ATM for cash.
- Use cash when dining out.** Did you know many cards are compromised at restaurants? Unfortunately, you don't know what your server could be doing with your card when he or she walks away with it. The best way to protect your card information: use cash.
- Insert your "Chip" whenever possible.** If you're paying with your debit card, be sure to insert the "Chip" side if you can. Paying with the chip technology is far more secure than swiping because it is much harder for fraudsters to gain access to your information.
- Check the card insert at gas stations and ATMs.** If the card insert feels loose or broken, it could indicate that a card skimming device has been installed. Card skimmers are put in place by fraudsters who hope to capture our card information for later use.
- Monitor your accounts as often as possible.** Be sure to check your account transactions on a regular basis. With tools like online and mobile banking, you don't have to wait to receive your statement to view your transactions. Remember, you have 60 days to initiate a dispute for a fraudulent transaction on your account, so report suspected fraud as soon as possible.
- There are limits on your Debit Card.** Did you know that debit cards have limits on them? If you are planning to use your card for a large purchase, give us a call so we can increase the limit temporarily.

We hope these tips will help you to keep your debit card information safe from fraudsters. Should you suspect your debit or credit card has become compromised or is lost or stolen report it to us immediately by calling (253)841-2668.

If it is after office hours call: **1-800-523-4175 for Debit Cards or 1-866-604-0381 for Credit Cards.** This information is also available on our website.