

MT. RAINIER

FEDERAL CREDIT UNION

The Credit Line

4th Quarter

December, 2011

Join us for our 45th Annual Meeting

Date—January 18, 2012

Time—Doors Open at 6:00 PM

Place—Liberty Theater

RSVP by—January 13, 2012

An Open Letter and an Invitation

Dear Members,

Your Board of Directors wishes you and your family a Happy New Year. 2011 was an exciting year for Mt. Rainier Federal Credit Union. After several attempts, we have a new office. We appreciate those who've visited and their compliments. We hope to see more new faces in 2012.

Over the past 18 months, we changed our name, opened our field of membership and moved into the new office. Your Board implemented these changes with the future in mind. The credit union remains well capitalized at over 13.00%, and we are over \$10-million in assets. We have had successful exams and audits.

Now, we need to work on growing our membership in order to remain a strong credit union. And you are our best advertisers. Why not share *our* credit union with *your* friends, family and co-workers? Anyone who lives, works, or worships in the Puyallup School District can be a member of the Mt. Rainier Federal Credit Union.

We offer great products and services, including free checking accounts and no monthly fee debit cards. We are also part of 2 large surcharge free ATM networks. We have money to lend with great rates. Do you have a loan at a Bank? Let your credit union see if it can give you a better rate. We are not driven by profit like a bank. We are a member owned cooperative. As always you will find the same great personal service at Mt. Rainier Federal Credit Union.

Board Member Opportunity

Mt. Rainier Federal Credit Union's Board is made up of nine Board of Directors. The Board of Directors is elected from the membership and serves without compensation. Any member in good standing is eligible and encouraged to serve on the board.

If you would like to be a part of building your credit union's future, consider running for this Board position. If you are interested, please contact credit union manager, Jacquie Rutherford at 253-841-2668 for more information.

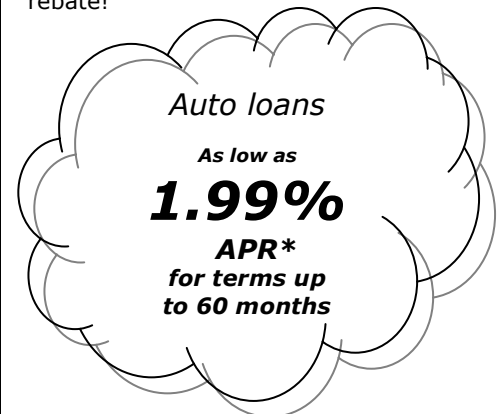
Start Saving for the Holidays Now

Saving for the holidays is easier with the Holiday Club account at MRFCU. Deposits are made simple with payroll deduction or automatic transfer. Then sit back and watch your money grow just in time for those Thanksgiving Day sales. On November 1st, we'll deposit the entire account balance into your MRFCU savings account.

To get started stop by or call us at 253-841-2668.

Rebate or Low Interest Rate on your next auto loan?

Why not do both with a low rate from your credit union and the dealer rebate!



We want to help make your wishes come true so why not ring in the New Year with auto loan from Mt Rainier Federal Credit Union?

This offer is for a limited time only and subject to change without notice. This offer does not apply to existing Mt Rainier Federal Credit Union vehicle loans.

*APR = Annual Percentage Rate. On approved credit

Holiday Closings

Martin Luther King, Jr Birthday

Monday, January 16, 2012

President's Day

Monday, February 20, 2012

— **We have a new address** —

303 W Meeker

Puyallup, WA 98371

Please update your records so your deposits and loan payments get to us in a timely manner

Mt. Rainier Federal Credit Union | 303 W. Meeker | Puyallup, WA 98371 | PHONE: (253) 841-2668

FAX: (253) 841-3835 | Email: info@mtrainierfcu.com | HOURS: Monday—Friday 9:00—5:00

www.mtrainierfcu.com

**Board of Directors
President**

Carl Groseclose

Vice President

Scott Engle

Secretary

Kerry Stoner

Directors

Jim Frey

Mike Guy

Don Hodges

Mari Lou Holland

Carolyn Jones

Robert Thompson

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**Supervisory Committee**

**Chairperson**

Carolyn Jones

**Committee Members**

Linda Lian

Barbara Price

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Staff

Manager/Treasurer

Jacquie Rutherford

Assistant Manager

Brenda Newsome

Member Service

Representative

Kirsten Edgbert

**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**

Dividend Rates Declared

For the 4th Quarter Ending—

December 31, 2011

Share Accounts:

Balance	Rate	APY*
\$25.00 & Up	0.15%	0.15%

Money Market Fund:

Balance	Rate	APY
\$5,000.00-25,000.99	0.30%	0.30%
\$25,001.00-50,000.99	0.40%	0.40%
\$50,001.00 & Up	0.50	0.50%

Money Market Rates Subject to change w/o notice

*APY: annual percentage yield

Are you and your vehicle ready for winter?

It's early morning, in the dead of winter -- dreary and cold. You don't feel like getting out of your warm bed to go to work and neither does your car! However, if you take the time to prepare your vehicle for the cold months, you and your car will better survive the wintertime blues. These 5 vehicle winterization tips will provide some valuable insight on making it through the winter, keeping your car reliable, and staying safe on the road during hazardous conditions.

Keep Up with General Maintenance

It is important to maintain your vehicle throughout the year so that once winter arrives, it will be in good condition and you will be aware of any problem areas. Check that all fluids are at the appropriate levels. This includes scheduling regular oil changes, ensuring that you are using the proper grade and viscosity of oil for your vehicle. It is also important to routinely check brakes and brake pads as well as belts and hoses which can deteriorate more quickly during cold weather.

Tires 101

First, figure out what type of tires you will need for the winter. If you are likely to see snow, sleet, and freezing rain in your travels, it may be a good idea to opt for snow tires or all-season tires at the very least. Snow tires will give you more traction when road conditions are snow-covered. Be sure to check your tire pressure – the owner's manual should list the suggested pounds per square inch. It's important to have the right amount of air to ensure proper traction on the road and decrease the chances of losing control of your vehicle.

Maintain a De-Icing System

It is a good idea to make sure your vehicle is equipped to defrost, for the sake of performance and visibility. Do a pre-winter check of your heater, air conditioner and windshield defrosters. Also inspect your windshield wipers and wiper fluid levels. Windshield wipers typically last about 12 months while wiper fluid mixed with a de-icer is recommended for your fluid reservoir. Check the antifreeze mixture in your car's radiator which should consist of half water and half antifreeze – most automotive stores carry this pre-mixed and sell antifreeze testers as well. Last but not least, have a sturdy ice scraper with a brush and de-icing glycerine for frozen locks, windshields, and door handles.

Check Your Starter System

Cold weather can significantly affect a battery's performance so it should be in tip-top shape going into the wintertime. This includes having your battery tested by a certified auto mechanic if it is older than 3 years, and cleaning any corrosion that may be present. It is also a good idea to check your car's starter and spark plugs which can become compromised when exposed to the elements.

Have an Emergency Kit

Every driver's trunk should contain a trusty emergency kit, especially during the cold winter months. Should you get stuck on the roadside in poor conditions, having the following items safely stowed away may just be your salvation:

- A reliable roadside assistance plan (such as AAA)
- Heavy blanket
- Warm clothing including hat and gloves
- Flares
- Snow shovel & salt
- Snow boots
- Flashlight
- First-aid kit
- Packaged food & bottled water
- Small set of tools (for tire-changing)
- Washer fluid

Follow these foolproof tips and, before you know it, the spring flowers will be blooming. Here's to you (and your car) staying warm and safe until then!

E-Statements.....E-Statements are a free, safe and convenient way to receive your account information.