

Mt. RAINIER

FEDERAL CREDIT UNION

1st Quarter

The Credit Line

March, 2020



AS LOW AS
1.99% APR*
*NO PAYMENT FOR
UP TO 60 DAYS

As a not-for profit lender, we offer our members some of the most competitive interest rates around. Get a low vehicle loan rate of 1.99% *APR for 60 months on new, pre-owned and refinanced vehicles. Lower rates can mean lower payments and bigger savings for you. What are you waiting for? *Rate Based On Approved Credit *Annual Percentage Rate

Download our mobile app!

Features include fingerprint sign on, and send a check deposit from your phone to your account!



Electronic & Low-Contact Services

In order to continue to keep our employees and members healthy, we are encouraging members to take advantage of our many excellent electronic and low-contact services as primary methods of banking. Consider accessing the following services for your banking:

ATMs -for cash withdrawals and deposits. See our website for **Free** ATMs. Need a debit card? Give us a call.

Night Drop contents will be checked often and deposited ASAP.

Online Banking with **Free** Bill Pay and more.

Mobile Banking with **Free** mobile deposits and more.

Online and Mobile loan payments including your credit card.

LOAN RATES

New Vehicles 2017-2020 APR*-RANGE

0-36 Months	2.84%-15.34%
36-48 Months	3.34%-15.84%
49-60 Months	3.84%-16.34%
61-72 Months	4.34%-17.84%
(\$15,000 or higher)	
73-84 Months	4.84%-17.99%
(\$30,000 or higher)	

Used Vehicles 2011-2016

0-36 Months	3.34%-15.84%
37-48 Months	3.84%-16.34%
49-60 Months	4.34%-16.84%
61-72 Months	4.84%-17.84%
(\$15,000 or higher)	
73-84 Months	5.59%-17.99%
(\$30,000 or higher)	

Rates effective 04/01/2019 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

Board of Directors

President

Carl Groseclose

Vice President

Scott Engle

Secretary

Kerry Stoner

Directors

Jim Frey
Mari Lou Holland
Carolyn Jones
Shaun Nestor
Robert Thompson
Norm Wilcox

Supervisory Committee

Chairperson

Carolyn Jones

Committee Members

Ray Cockerham
Tamera Pihl
Andy Faubion

Staff

Manager/Treasurer

Jacquie Rutherford

Assistant Manager

Brenda Snowden

Member Service Representative

Joanne Cormier
Kristine Holberg

Dividend Rates Declared

For the 1st Quarter Ending
March 31, 2020

Share Accounts:

Balance	Rate	APY*
\$25.00 to \$5000.00	0.05%	0.05%
\$5000.01 & up	0.10%	0.10%

Money Market Fund:

Balance	Rate	APY*
\$5,000.00-25,000.99	0.15%	0.15%
\$25,001.00-50,000.99	0.20%	0.20%
\$50,001.00 & Up	0.30%	0.30%

Money Market Rates Subject to change without notice.

*APY: annual percentage yield

Holiday Closings

Memorial Day

Monday May 25th



Independence Day

Friday July 4th



Federal Law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy at www.mtrainier.com/PDFs/privacyNotice.pdf or we can mail you a free copy upon request if you call us.

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

**A WELCOME SIGHT
IN ANY WALLET**

- LOW APR
- SPENDING FLEXIBILITY
- FRAUD PROTECTION*
- SUPERIOR MEMBER SERVICE

IMPROVE YOUR PURCHASING POWER WITH A VISA CREDIT CARD. ASK A CREDIT UNION REPRESENTATIVE FOR DETAILS.

ATTENTION HIGH SCHOOL SENIORS & COLLEGE STUDENTS

Are you a high school senior or college student looking for a reliable way to finance some of your higher education expenses? Look no further than Mt. Rainier Federal Credit Union.

MRFCU aims to improve our members' lives by fostering financial freedom and stability, and supporting the pursuit of higher education is one way they do so.

In the spirit of the credit union movement, which was built upon a dedication to education, MRFCU offers scholarships, to help young members finance education beyond high school.

Apply for a MRFCU Scholarship. This Scholarship application is for members of Mt. Rainier Federal Credit Union that are graduating high school in June 2020 and are pursuing some level of higher education, or are already a college student wanting to continue their education.

Applications can be picked up at the credit union office, or downloaded from our website—www.mtrainierfcu.com. Applications must be turned in by **Friday, May 1, 2020**.



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