

MT. RAINIER

FEDERAL CREDIT UNION

1st Quarter

The Credit Line

March, 2019

BENEFITS OF YOUR FULL SERVICE CREDIT UNION

FREE Draft (Checking) Accounts- A

personal checking account is one of the most important tools you have when it comes to managing your finances. Mt. Rainier FCU is committed to ensuring our free checking accounts feature services and benefits designed to save time and simplify your financial concerns.

FREE Home Banking - Online banking allows you to watch your money on a daily basis. By keeping close tabs on your funds, you'll always be aware of what's happening in your bank account. It's also helpful to watch how much interest you're gathering on investments and savings or what service charges you have incurred.

FREE Online Bill Pay - Online bill pay can virtually eliminate errors, making the management of your debt that much easier. And it is a much faster payment method than mailing checks.

FREE Email Notification - Our instant email notifications keep you informed about activity on your account.

Mobile Banking/ Mobile Check Deposit - Allows you to do a variety of tasks on the go such as making a check deposit from the convenience of your cell phone without having to make a special trip to the credit union.

E-Statements - More secure than paper statements—Faster Delivery with easy access—Helps keep you organized.

VISA Debit/ATM Cards with Sur-Charge Free ATM Access - Allows you to make purchases with confidence, offers thousands of surcharge free ATM's.

Holiday Club Accounts - Make your Holiday brighter by saving for that special time of the year.

Money Market Accounts - Money Market accounts not only pay a great interest rate, but they also provide protection for your money and are easy to use.

Share Certificates (CD's) - Can help you lock in higher interest rate over a specific period of time.

Direct Deposit Pay Roll Deduction Automatic Payments - Convenient and eliminates late payments

VISA Platinum Credit Card with EMV Chip - Low interest rates, accepted anywhere VISA is accepted.

Loans - Auto, Boat, Motorcycle and RV Loans - Competitive low rates with a quick and easy loan process.

Want to set up a direct deposit to your Mt Rainier Federal Credit Union account?

To set up an automatic deposit or make a payment using your account please use the following: Mt Rainier Federal Credit Union routing number 325181154. For Checking accounts, your checking account number can be found in the micro line on your checks. If you don't have checks or are not sure which number to use, call us. For savings account, your savings account number is your 3 or 4 digit member number. If you are not sure what your account number is call us. You cannot set up an automatic deposit/payment to savings using your checking account number or an automatic to checking using your savings account number. Call us with any questions you might have.



WE HAVE GREAT RATES

AS LOW AS ^{*APR} **3.84%**

Up to 60 months



*Annual Percentage Rate - Based On Approved Credit



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.mtrainierfcu.com/PDFs/privacyNotice.pdf or we can mail you a free copy upon request if you call us.



You wanted them and we got them...

WE HAVE **CREDIT CARDS!!!**

Rates As Low As ^{*APR}

11.29%

NO ANNUAL FEE

*ANNUAL PERCENTAGE RATE

APPLY TODAY!



**GO
PAPERLESS**

sign up for eStatements



LOAN RATES

New Vehicles 2016-2019 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 2010-2015

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

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Carl Groseclose

Vice President

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Directors

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Mari Lou Holland

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Carolyn Jones

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Ray Cockerham

Tamera Pihl

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, 2019

Share Accounts:

Balance	Rate	APY*
\$25.00-\$5,000.00	0.05%	0.05%
\$5,000.01 - \$25,000	0.10%	0.10%
\$25,000.01-over	0.15%	0.15%

Money Market Fund:

Balance	Rate	APY*
\$5,000.00-25,000.99	0.20%	0.20%
\$25,001.00-50,000.99	0.30%	0.30%
\$50,001.00 & Up	0.40%	0.40%

Money Market Rates Subject to change without notice.

*APY: annual percentage yield

Holiday Closings

Memorial Day

Monday May 27th



Independence Day

Thursday July 4th



— LIKE US ON —
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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

7 Important Debit Card Tips

1. Check Your Account Frequently

By checking your bank account often you will be able to see any fraudulent charges quicker. Make sure all payments are yours. If you do not have online banking, check your paper statements promptly when they arrive.

2. Report A Lost Debit Card Immediately

If your debit card is lost or stolen, call the Credit Union immediately at 253-841-2668. This will help prevent fraudulent transactions from posting to our account. After hours call 1-800-523-4175.

3. Know Your Limits

Many institutions limit daily purchases and withdrawals for your protection. If you do not know what your limits are. Please call us at 253-841-2668.

4. Avoid More Than Two (2) Wrong Pin Tries

If you are at an ATM and enter your Pin number wrong more than two times you run the risk of the ATM machine capturing your card and will not be able to get it back. A new debit card would have to be ordered and can take 7-10 business days to receive it. If you forgot your Pin number just give us a call and we can reassign you a new one.

5. Don't Use Strange-looking ATM and Payment Terminals

Crooks skim credit card and debit card information by attaching fake card readers and secondary keypads to ATM machines and other payment terminals. Don't use a machine that looks as if someone tampered with it. Report the problem to the owner and go elsewhere.

6. Use Your Credit Card For Online Shopping

Most experts recommend using your credit card instead of a debit card when shopping online, because credit cards come with better consumer protection s in case of fraud or billing disputes.

7. Vacation Time

Our debit cards have out of state and out of country blocks on them. If you are planning to travel just give us a call to unblock your card beforehand. If you forgot to call and it is a weekend you can still use your card with the Pin number at an ATM or POS. Transactions that don't require the use of your Pin number would be declined.

For a list of surcharge free ATM's visit us at www.mtrainierfcu.com

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 2019 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, April 19, 2019.**



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