



THE CREDIT LINE

December 2023

4th QTR

Year-End Bonus and More Exciting News!

2023 has been our most successful year since 2019. We are fortunate to have a Board of Directors that continues to keep the best interest of our members in mind in all that they do. One of their missions is to find ways to give back to you, our members. We are proud to announce that we will pay a 100% year-end bonus dividend this year. This means all dividends paid through 2023 will be doubled!

Saying Goodbye to an old Friend: As we move into 2024, we want to take time to recognize all the hard work and dedication of former CEO Jacquie Rutherford for the past 14 years. Please join us at the 57th Annual Meeting as we recognize and honor Jacquie for her faithful service to our credit union.

1 % Cash Back Loan Refinance Promotion: We are excited to announce we are giving you 1% cash back on all vehicle loan balances transferred from another financial institution to Mt. Rainier Federal Credit Union. With rates at an all-time high, take advantage of our highly competitive rates and give yourself an extra Christmas gift with our 1% cash back. Already have a great rate. We will rate match up to 1.50% off of 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 6 months of funding, the 1% cash back must be paid back and will be reflected in the payoff quote.

Loans are granted on approved credit (OAC). Loan applications must be received by 02/29/2023 to qualify.

Promotion date from January 1, 2024, to February 29, 2024. MRFCU may end the promotion any time prior to 02/29/2023 at its sole discretion.

Money Pass Debit Card Network Changes

We have been notified that as of October 31, 2023, U.S. Bank is no longer part of our Service Free ATM network. To find alternative locations for surcharge-free ATMs, please visit moneypass.com to find an ATM near you.

57TH ANNUAL MEETING-SAVE THE DATE

We will be having our annual meeting in person. We are so excited to see everyone. The meeting is on January 25th 2024, at 6:00pm, and will be held at the Fire Fighters Union Hall. Please RSVP by January 12, 2024, please call us at 253-841-2668 or emails at info@mtrainierfcu.com.

RSVP

BOARD MEMBER OPPORTUNITY

Mt. Rainier FCU'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 your credit union's future, consider running for this Board position. If you are interested, please contact the credit union manager Bill Bunze at 253-841-2668 for more information.

Loan Rates

New Vehicles 2020-2023

	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 2014-2019

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 9/1/2023 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 4th QtrQuarter Ending
December 31, 2023

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

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:

Monday January 1, 2024

Martin Luther King Jr Day:

Monday, January 15, 2024

Presidents Day:

Monday, February 19, 2024



*I'd rather regret the things I've done than regret the
things I haven't done" — Lucille Ball*



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.