



3rd Quarter

September, 2021

THE CREDIT LINE

Watch out for Scams

With the holidays approaching, fraudsters will become more active.

Remember these tips to avoid a banking scam:

Do

- Be suspicious if you are told to wire a portion of funds from a check you received back to a company.
- Be wary of lotteries or free trials that ask for your bank account number.
- Verify the authenticity of a cashier's check with the bank that it is drawn on before depositing it.
- When verifying a check or the issuer, use contact information on a bank's website.

Don't

- Don't trust the appearance of checks or money orders. Scammers can make them look legitimate and official.
- Don't deposit checks or money orders from strangers or companies you don't have a relationship with.
- Don't wire money to people or companies you don't know.
- Don't give your bank account number to someone who calls you, even for verification purposes.
- Don't click on links in an email to verify your bank account.
- Don't accept a check that includes an overpayment.

HOLIDAY OPTIONS

MRFCU has some ways to help you through this Holiday Season! Just in time for all of the shopping, Check out our VISA Credit Cards to help make shopping experience a little more MERRY!

We have a **Holiday Skip a Payment** program. You can skip your November, December or January payment. Here is how it works

- * If you use payroll deduction or direct deposit for loan repayment, funds for the skipped month will be credited to your shares or checking.
- * Interest will continue to accrue on the outstanding loan balance.
- * Each Skip a payment will have a fee of \$25.00.
- * Requests must be received and approved 5 days prior to the skipped month.
- * Loans must have no delinquent history in the prior 6 months.

If you have a **Holiday Club Account**, on November 1st your MRFCU Holiday Club funds will automatically transfer to your share account.

Need Debt Relief?

Debt Consolidation Loan
Rates as low as
6.99% APR*
For 60 months

*** Annual Percentage Rate**
Based on Approved Credit

Mt. Rainier FCU 55th Annual Meeting

It will soon be time for our 2022 Annual Meeting. Its an important occasion for everyone involved with the credit union. It allows us to all come together, hear reports on the state of the credit union, elect board members, make comments and suggestions, ask questions about services and polices and enjoy great food and company.



Date: Wednesday, January 19, 2022
Time: 6:00PM
Place: To Be Determined

HOLIDAY CLOSINGS

Columbus Day
Monday October 11, 2021
Veterans Day
Thursday November 11, 2021
Thanksgiving
Thursday November 25, 2021
Christmas Eve
Closing at 2:00pm
Friday December 24, 2021
New Years Eve
Closing at 2:00pm
Friday December 31, 2021



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 3rd Quarter Ending
September 30, 2021

Share Accounts

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

Money Market

Balance	Rate	APY*
\$5,000-25,000.99	0.05%	0.05%
\$25,001.00-\$50,000.99	0.05%	0.05%
\$50,001.00 and over	0.10%	0.10%

Money Market Rates Subject to change w/o notice

*APY Annual Percentage Yield

"Be the CHANGE you wish to see in the world"

-Mahatma Gandhi

Loan Rates

New Vehicles 2018-2021 APR* Range

0-36 Months	1.74%-14.24%
37-48 Months	2.24%-14.74%
49-60 Months	2.74%-15.24%
\$15,000 or higher	
61-72 Months	3.24%-16.74%
\$30,000 or higher	
73-84 Months	3.74%-17.99%

Used Vehicles 2012-2017

0-36 Months	2.34%-14.84%
37-48 Months	2.84%-15.34%
49-60 Months	3.34%-15.84%
\$15,000 or higher	
61-72 Months	3.84%-16.84%
\$30,000 or higher	
73-84Months	4.59%-17.99%

Rates effective 01/01/2021. 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



Thank you to all our wonderful MRFCU members that donated for the School Supply Drive. Its amazing that we were able to help so many kids and we couldn't have done it with out you!!!



Looking for a simple credit card?

Mt Rainier FCU has just the card for you!!!

Our **PLATINUM** Visa Credit Card. No application fee, no annual fee, and no balance transfer fee!!! Rates as low as **8.99% APR*** with a variable rate. The great thing about a variable rate is the rate is usually lower than a fixed rate.

*APR- Annual Percentage Rate
Based on Approved Credit

