



MT. RAINIER

FEDERAL CREDIT UNION



DEMEMBER 2022

THE CREDIT LINE

4TH QTR

As the end of the year approaches, we reflect on our accomplishments in 2022. At the same time, we are thinking about our future together and what the next year will bring.

- In 2022, Mt Rainier Federal Credit Union experienced growth in assets, deposits, and loans. Ending the year over \$23 million in assets.
- We updated our internet service provider, to have a more stable internet connection for our members. We also updated our phone system.
- We continued to partner with Community in Schools, to provide school supplies for Puyallup students. The credit union once again awarded two scholarships for students continuing their education. We will offer scholarships 2023 so please look for the notice.

I'm incredibly proud of our team for their hard work and dedication. For embracing our commitment to provide the best member service. In 2023 we will celebrate our 56th year of providing service to our members. We'll focus on ways for our members to make the best of uncertain economic times through our products and services and the excellent member service you've come to expect. We are excited to hold our 56th annual meeting in person on Thursday January 26, 2023. The meeting will be held at the Firefighter's Union Hall. I want to thank each one of you for your membership, and we look forward to continuing to serve you and your family's financial needs in 2023. I wish you nothing but the best this holiday season.

Happy Holidays!

Jacque Rutherford

CEO-Manager

56TH ANNUAL MEETING-SAVE THE DATE

After two long years, we will be having our annual meeting in person. We are so excited to see everyone. The meeting is on January 26th 2023, at 6:00pm, and will be held at the Fire Fighters Union Hall. If you would like to attend, please call us at 253-841-2668 or emails at info@mtrainierfcu.com.

RSVP

Holiday Closings

Martin Luther King Jr. Day
Monday, January 16th 2023

Presidents Day
Monday, February 20th, 2023

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 Jacque Rutherford at 253-841-2668 for more information.

Loan Rates

New Vehicles 2020-2023

APR* Range

0-36 Months	4.00%-16.50%
37-48 Months	4.75%-17.25%
49-60 Months	5.25%-17.75%

\$15,000 or higher

61-72 Months	5.75%-17.99%
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\$30,000 or higher

73-84 Months	6.25%-17.99%
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Used Vehicles 2014-2019

0-36 Months	4.60%-17.10%
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37-48 Months	5.35%-17.99%
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49-60 Months	5.85%-17.99%
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\$15,000 or higher

61-72 Months	6.35%-17.99%
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\$30,000 or higher

73-84Months	7.10%-17.99%
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Rates effective 1/1/2023. 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

Your savings federally

insured to at least **\$250,000.00**
and backed by the full faith and
credit of the **United States Gov-**
ernment

NCUA

National Credit Union

Administration

A U.S. Government

Agency



Dividend Rates Declared

For 1st Quarter Ending

March 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

New Year, New Resolutions

Update your information

If you have moved recently or your home phone or cell phone number has changed, you need to inform the credit union in writing so that we can keep your information on your account updated.

Also, check if the beneficiary is correct on your account. This information was most likely done when you first opened your account and many life event moments may have changed the status of information that we have on file.

Maybe Christmas doesn't come
from a store. Maybe Christmas
perhaps, means a little bit more.
~ The Grinch ~



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

- 1. 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.
- 2. 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.
- 3. 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.
- 4. 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.
- 5. 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.
- 6. 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.
- 7. 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. www.mtrainierfcu.com