

## The Credit Line

### Happy Holidays,

As 2021 comes to an end, I want to thank you, our members, for the privilege of serving you. As Puyallup's only home-grown credit union, we are proud to serve the Puyallup area. We strive each day to provide our members with access to the services you need to manage your finances, when and where it's convenient for you.

We offer many ways to conduct your financial needs such as mobile banking and deposit, giving you more options, more control, and more security in managing your daily banking activities. And of course, we are here to answer your questions, in person or by phone.

To our employees, thank you for your hard work, dedication, and commitment. To our members, thank you for your patience and support during these challenging times. To our Board of Directors, thank you for your continued commitment to the credit union.

We are proud to provide you with the best in service. Be assured that Mt Rainier is in a strong position to continue to provide the technology that is secure and convenient.

From all of us at Mt Rainier Federal Credit Union, Happy New Year! We look forward to a prosperous 2022!

~Jacquie Rutherford~

### Join Us for our 55th Annual Meeting via Virtual Meeting

Join us to hear reports on the state of the credit union, elect board members, make comments, suggestions and ask questions about services and policies.

Date: Wednesday January 19, 2022

Place: Your very own home!

Time: 6:00PM

Please contact the Credit Union if you would like to receive the invite to the meeting.

### Visa Credit Card Balance Transfer Promotion

# 1.49%

Balance Transfers for  
**1 YEAR**. Available for  
new and current card  
holders.

Promotion application period runs 01/15/2022—03/31/2022. The 1.49% APR balance transfer rate is good for one year. After one year the APR will convert to the current APR rate. Promo valid to current and new cardholders with "A or B" paper credit.

\*APR = Annual Percentage Rate. Rate is based on qualifying credit score and approval

MT. RAINIER  
FEDERAL CREDIT UNION

4000 1234 5678 9010

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CHRIS JOHNSON

VISA

## Keeping Your Account Safe From Recent Scams

This year's top scams are sneakier than ever. The FBI's Internet Crime Complaint Center (IC3) received more than 2.1 million complaints from scam victims last year. Below are some top scams to be aware of:

- 1. Tech Support Scams.** Beware of any email phishing messages, pop-ups or phone calls warning that your device is compromised or not working properly. Scammers often request payment by wire, gift cards, prepaid cards, or money transfer apps such as Cash App or Venmo because these types of payments are hard to reverse.
- 2. Social Security Scams.** Phone calls (vishing) and actual door-to-door scammers will allege problems with a victim's Social Security account or fines they need to pay. Know the SSA will never threaten you, suspend your number, or demand an immediate payment.
- 3. Investment Scams.** The lure of big returns on investments can be difficult to avoid, with scammers happy to provide new investment opportunities, especially involving cryptocurrency.
- 4. Romance Scams.** Affairs of the heart can be costly. The Federal Trade Commission reported more than \$300 million lost last year, nearly a 50% increase over the prior year. Approach potential heart throbs with an abundance of caution, no matter how convincing they are.
- 5. Delivery Scams.** Scammers use texts, phishing emails, and phone calls warning a package can't be delivered until more information is provided. They impersonate known delivery services or retailers, all to get you to divulge personal information they can use for future scams.
- 6. Travel Scams.** Being cooped-up during the pandemic has led to an avalanche of travelers this year, as TripAdvisor confirms. Travel scams abound, from great deals on vacation destinations including plane tickets, hotel stays, and car rentals. Scammers want your personal information and payment data for vacation plans that don't exist, but the scam is for real.

## Dividend Rates Declared

For 4TH Quarter Ending  
December 31, 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

## 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



*"The purpose of our lives is to be happy."*

*-Dalai Lama-*



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