

# Mt. Rainier Federal Credit Union

## The Credit Line

### BEWARE of Scams

People from all age groups, backgrounds, and income levels can be the target of a scam - there is no one thing that makes a person likely to be a target. Following some very simple guidelines can go a long way toward protecting your finances and private information.

**Always know who you're dealing with** – Scammers thrive by making themselves appear legitimate. **No reputable organization will ever ask you for money or personal information via the phone, text message, or email.** **Never give out personal information if you were not the one to initiate contact**, and if you're even slightly unsure, contact the organization directly using their national toll free number. Remember: If it sounds too good to be true, it probably is.

**Watch out for bullies** – Scammers will often use a sense of urgency to rush you into making a mistake with your personal information. **Scammers can act threatening, pretend something is time sensitive, or even appeal to your sense of charity.** **Remember, there's no financial transaction that's such an emergency that it can't wait until you verify its authenticity.**

**Secure your mobile devices and computer** – There's often a lot more personal information on our devices than we realize. Simply locking your mobile phone or tablet, and password securing your computer when not in use, can go a long way toward safeguarding your information. Change your password periodically, and only connect to public wi-fi from sources you recognize or trust.

### LOANS-LOANS-LOANS

#### Consolidate

Do you need to consolidate credit cards and/or loans?

Rates as low as

**6.99%\*APR**

For 60 Months

#### Auto Loans

Need a new car or refi your car loan from another financial institution?

Rates as low as

**1.74%\*APR**

For 36 Months

#### Motorcycle, Boat, & RV Loans

Add some fun to your summer with a motorcycle, boat, and/or RV loan.

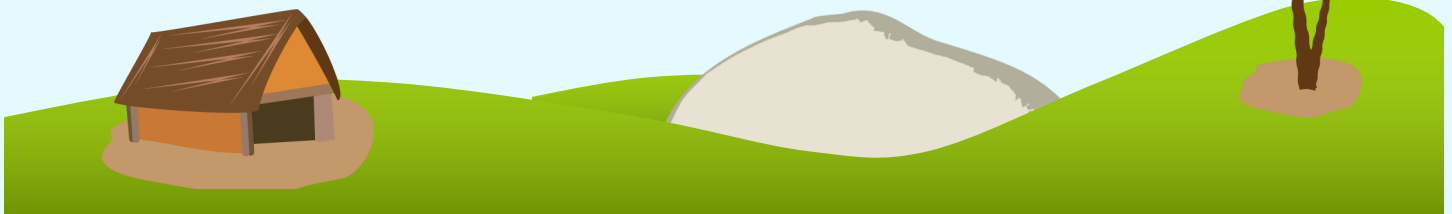
Rates as low as

**3.99%\*APR**

For 60 Months

\*Annual Percentage Rate  
Based on Approved Credit

**APPLY TODAY**



### Dividend Rates Declared

For 2nd Quarter Ending

June 30, 2022

#### 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

### 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**

## Loan Rates

### New Vehicles 2019-2022 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%
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\$30,000 or higher

73-84 Months	3.74%-17.99%
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### Used Vehicles 2013-2018

0-36 Months	2.34%-14.84%
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37-48 Months	2.84%-15.34%
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49-60 Months	3.34%-15.84%
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\$15,000 or higher

61-72 Months	3.84%-16.84%
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\$30,000 or higher

73-84 Months	4.59%-17.99%
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Rates effective 01/19/2022. 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

Congratulations to our scholarship winners!!!

Hallie Johnson  
&  
Jansyn Pihl

## WE HAVE SOME EXCITING NEWS!!!

Starting in July members can apply for Sallie Mae student loans, with a link on our website.

Sallie Mae® higher education loans are designed for the needs of both undergraduates and graduate students.

- Competitive interest rates
- Multiple repayment options
- No origination fees
- No prepayment penalty\*

\*Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note—first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

*Nothing is impossible.  
The word itself says  
"I'm possible!"*

-Audrey Hepburn

## Important Information

When we are closed, if your card is lost/stolen, or if you have unauthorized transactions, call the number on the back of your card to have your card turned off.

If you don't have your card you can also find the number at the bottom of the Mt. Rainier website.

**Call this number immediately**

**Credit Cards: 1-866-604-0381  
Debit/ATM Cards: 1-800-523-4175**

## School Supply Drive

July 25th-August 12th the credit union will be collecting school supplies for Puyallup School District, and Mt. Rainier FCU will match the amount donated. So lets help the kids of Puyallup and donate school supplies.

## Holiday Closings

Independence Day- Monday,

July 4th

Labor Day- Monday,

September 5th

For those of you who plan to do some summer traveling out of state or out of the country, be sure to give us a call so we can make sure to get your Debit/ATM cards set up correctly. We want you to have a fun and "card safe" trip. Please let us know if you have any questions and happy travels!

