



The Credit Line

Looking for Auto Loan?
Auto loan rates as low as

1.74% APR. *

Stop by the branch or call us at
253-841-2668 for more
information.

*Annual Percentage Rate
*Based on Approved Credit

HOLIDAY OPTIONS

MRFCU has some ways to help you through this Holiday Season! Just in time for all of your 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.

Internet Service Provider Update:



In August, Mt. Rainier Federal Credit Union changed internet service providers. After being with the same provider for more than 11 years we were experiencing internet issues. We made the decision to change providers to have a more stable internet environment. The new service includes a backup in the event the connection is lost. The service will create a more stable connection for our member's online banking business.

Mt. Rainier FCU 56th Annual Meeting

It will soon be time for our 2023 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 policies and enjoy great food and company.



Date & Time:
To Be Announced
Place: Firefighters Union Hall

GAP INSURANCE

A one time fee of \$350.00 for GAP PLUS can help cover the difference and potentially save you thousands of dollars.



Your Insurance payout could end here!

Gap pays the rest.

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, 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

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%
\$30,000 or higher	
73-84 Months	3.74%-17.99%

Used Vehicles 2013-2018

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 01/19/2022. 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

Fall Back 11/06/2022

You only live once but if you do it right, once is enough. -Mae West

Strengthen Your Spending Plan to Withstand Inflation

- **Modify your budget for today's costs.** It's always a good habit to revisit your budget when any life change occurs – like earning a raise, paying off a debt or purchasing a home; but it's especially important to review now to adjust for today's higher prices. First, review your income and spending habits. When you're ready to refresh your spending plan, focus on your current needs and priorities, including short-term savings and long-term goals. By making room in your financial plan for your most important needs and wants, you can still meet your money goals!
- **Look for savings opportunities when you shop.** As the popularity of online shopping has grown, so has the opportunity for savings. Look for apps that can save you money in certain stores or on certain types of purchases. We all pay attention to the cost per gallon of gas or a gallon of milk, but do we do the same for laundry detergent or ice cream? It may be difficult to compare prices when brands use different measures, like ounces versus pounds, but you may be surprised how much can be saved by comparison shopping. When purchasing non-perishables, buying in larger quantities may save you money per item. A little research can go a long way towards savings on everyday purchases.
- **Evaluate your recurring charges.** As you review your spending, pay attention to those charges that are set up on auto pay. There may be membership and subscription services you can reduce or eliminate. It also pays to ask about discounts for the services you choose to keep. For example, you may be surprised at how much money you can save by paying annually instead of monthly. Find resources from your utility companies to save on energy bills. Every dollar saved each month adds up to substantial savings over time.
- **Empower yourself for negotiation.** The strategies you use to comparison shop on groceries can also be applied to other services – such as Internet, insurance and medical providers. Compare plans and prices to give yourself negotiation power with your current network service provider. The insurance industry is also competitive, so shopping around periodically can be a benefit. Another major expense for many is paying off medical bills. Many medical providers are willing to work with you to reduce monthly payments, sometimes even forgiving a portion of the debt. Whatever your expenses, you most likely have the ability to negotiate your out-of-pocket cost. As almost everything continues to get more expensive, you can protect yourself by taking control of your spending, savings and investment habits. Updating your budget, negotiating your regular bills and cutting and adjusting your expenses are all smart money moves that can help as you deal with the effects of inflation. quantities may save you money per item. A little research can go a long way towards savings on everyday purchases.
- **Evaluate your recurring charges.** As you review your spending, pay attention to those charges that are set up on auto pay. There may be membership and subscription

We would like to say Thank You to all our members that donated supplies or cash. We really appreciate your help to give to the children of Puyallup. -Mt. Rainier Staff & Board Members

Holiday Closings

Columbus Day: Monday, October 10, 2022
Veteran's Day: Friday, November 11, 2022
Thanksgiving Day: Thursday, November 24, 2022
Christmas: Observed on Monday, December 26, 2022
New Years: Observed on Monday, January 2, 2023