

MT. RAINIER

FEDERAL CREDIT UNION

1st Quarter

The Credit Line

March, 2017

BENEFITS OF YOUR FULL SERVICE CREDIT UNION

FREE Draft (Checking) Accounts-

A personal checking account is one of the most important tools you have when it comes to managing your finances. Mt. Rainier FCU is committed to ensuring our free checking accounts feature services and benefits designed to save time and simplify your financial concerns.

FREE Home Banking - Online banking allows you to watch your money on a daily basis. By keeping close tabs on your funds, you'll always be aware of what's happening in your bank account. It's also helpful to watch how much interest you're gathering on investments and savings or what service charges you have incurred.

FREE Online Bill Pay - Online bill pay can virtually eliminate errors, making the management of your debt that much easier. And it is a much faster payment method than mailing checks.

FREE Email Notification - Our instant email notifications keep you informed about activity on your account.

Mobile Banking - Allows you to a variety of tasks on the go without having to make a special trip to the credit union.

E-Statements - More secure than paper statements—Faster Delivery with easy access—Helps keep you organized.

VISA Debit/ATM Cards with Sure-Charge Free ATM Access - Allows you to make purchases with confidence, offers thousands of surcharge free ATM's.

Holiday Club Accounts - Make your Holiday brighter by saving for that special time of the year.

Money Market Accounts - Money Market accounts not only pay a great interest rate, but they also provide protection for your money and are easy to use.

Share Certificates (CD's) - Can help you lock in higher interest rate over a specific period of time.

Direct Deposit Pay Roll Deduction Automatic Payments - Convenient and eliminates late payments

VISA Platinum Credit Card with EMV Chip - Low interest rates, accepted anywhere VISA is accepted.

Loans - Auto, Boat, Motorcycle and RV Loans - Competitive low rates with a quick and easy loan process.

WE HAVE GREAT RATES

AS LOW AS
*APR **2.99%**



*Annual Percentage Rate - Based On Approved Credit



Federal Law requires us to tell you how we collect, share and protect your personal information.

Our privacy policy has not changed and you may review our policy at www.mtrainier.com/PDFs/privacyNotice.pdf or we can mail you a free copy upon request if you call us.



You wanted them and we got them...

WE HAVE **CREDIT CARDS!!!**

Rates As Low As

*APR **9.49%**

NO ANNUAL FEE

*ANNUAL PERCENTAGE RATE

APPLY TODAY!

Want to set up a direct deposit to your Mt Rainier Federal Credit Union account?

To set up an automatic deposit or payment using your account please use the following: Mt Rainier Federal Credit Union routing number 325181154 or Checking accounts, your checking account number can be found in the micro line on your checks. If you don't have checks or are not sure which number to use, call us. For savings account, your savings account number is your 3 or 4 digit member number, without the 0 needed for home banking.

If you are not sure what your account number is call us. You cannot set up an automatic deposit or payment to savings using your checking account number or an automatic to checking using your savings account number. Please call us if you have any questions.



Chip Enable Debit Cards COMING SOON



Mt. Rainier Federal Credit Union | 303 W. Meeker | Puyallup, WA 98371 | PHONE: (253) 841-2668

FAX: (253) 841-3835 | Email: info@mtrainierfcu.com | HOURS: Monday—Friday 9:00am—5:00pm

LOAN RATES

New Vehicles 2014-2017 APR*-RANGE	
0-36 Months	1.79%-14.49%
36-48 Months	2.29%-14.99%
49-60 Months	2.79%-15.49%
61-72 Months	2.99%-16.99%
(\$15,000 or higher)	
73-84 Months	3.49%-17.49%
(\$30,000 or higher)	

Used Vehicles 2007-2012	
0-36 Months	2.29%-14.74%
37-48 Months	2.79%-15.24%
49-60 Months	3.29%-15.74%
61-72 Months	3.79%-17.24%
(\$15,000 or higher)	
73-84 Months	4.79%-17.74%
(\$30,000 or higher)	

Rates effective 02/09/17. 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

Board of Directors

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Ray Cockerham

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Jacquie Rutherford

Assistant Manager

Brenda Snowden

Member Service Representative

Kristine Holberg

Dividend Rates Declared For the 1st Quarter Ending March 15, 2017

Share Accounts:

Balance	Rate	APY*
\$25.00 to \$5000.00	0.05%	0.05%
\$5000.01 & up	0.10%	0.10%

Money Market Fund:

Balance	Rate	APY*
\$5,000.00-25,000.99	0.15%	0.15%
\$25,001.00-50,000.99	0.20%	0.20%
\$50,001.00 & Up	0.25%	0.25%

Money Market Rates Subject to change w/o notice

*APY: annual percentage yield

Holiday Closings

Memorial Day

Monday May 29th



Independence Day

Tuesday July 4th



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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

4 Ways to Use Your Tax Returns

Next month, income taxes are due. Some people will owe, some people will break even or owe a little, and some people will walk away with a refund. The average refund is \$2,800, which is no small amount! If you're hoping or expecting to receive a similar refund this year, here are some thoughts about how you might use that windfall cash.

- **Put it toward credit cards or other high-interest debt.** It might seem boring, but moving yourself away from debt is pretty practical, given that the interest rates on many credit cards or other loans can be taking away from you more than you might think.
- **Deal with home maintenance.** If you've been putting off repairs or neglecting to update appliances because they're too expensive, this is a great chance to take care of the necessities. Ensuring that your home is shipshape now might mean that you'll ward off more expensive repairs in the future.
- **Donate.** If you've got a favorite charity or cause, you could take the opportunity to support it with a monetary donation. You'll help the organization with its mission and might have a chance to write off the donation on next year's tax returns (check with a certified tax advisor to be certain).
- **Take a fun vacation.** If your financial ducks are in a row and you feel like you can splurge on yourself a little, take that vacation you've been longing for. The relaxation and time away from the regular grind can help reduce daily stresses and make the rest of the year more bearable.

Remember, too, that you could try a mix of the above suggestions. If you know you should lean toward practical but really want that vacation, perhaps you could invest half of your refund and either use the other half for vacation or save it until next year's tax season nets you a nice refund for a nicer vacation. No matter what, just be sure you don't have remorse over your choice!

ATTENTION HIGH SCHOOL SENIORS & COLLEGE STUDENTS

Are you a high school senior or college student looking for a reliable way to finance some of your higher education expenses? Look no further than Mt. Rainier Federal Credit Union.

MRFCU aims to improve our members' lives by fostering financial freedom and stability, and supporting the pursuit of higher education is one way they do so.

In the spirit of the credit union movement, which was built upon a dedication to education, MRFCU offers scholarships, to help young members finance education beyond high school.

Apply for a MRFCU Scholarship. This Scholarship application is for members of Mt. Rainier

Federal Credit Union that are graduating high school in June 2017 and are pursuing some level of higher education, or are already a college student wanting to continue their education.

Applications can be picked up at the credit union office, or downloaded from our website—www.mtrainierfcu.com. Applications must be turned in by Friday, May 12, 2017.



E-Statements.....E-Statements are a free, safe and convenient way to receive your account information.