

MT. RAINIER

FEDERAL CREDIT UNION

4th Quarter

The Credit Line

December, 2019

Join us for our 53rd Annual Meeting

Join us for a free dinner, door prizes, good company and to hear reports on the state of the credit union, elect board members, make comments, suggestions and to ask questions about services and policies. Mark your calendars and RSVP by January 17th.

DATE: January 22nd, 2020

PLACE: Firefighters Union Hall
427 N. Meridian

TIME: Doors open at 6:00pm

RSVP BY: January 17th



2019 Year-End Bonus!

2019 Year-End Bonus Dividend!

From all of us at Mt Rainier Federal Credit Union, we wish you and your family a Happy New Year and a prosperous 2020! As we wrap up another year, we are certainly grateful for our loyal members. After all, we exist because of you!

2019 was another great year at Mt Rainier FCU! We are fortunate to have a Board of Directors that continues to keep the best interest of our members in mind in all that they do. One of their missions is to find ways to give back to you, our members.

We are proud to announce that we will pay a year-end bonus dividend again this year. Board members voted to double the dividend this year! That means we will pay 100% bonus dividend to our members.

For example, if you earned \$200.00 on your account in 2019, MRFCU will pay an *additional \$200.00 in bonus dividend*. This bonus is calculated on the dividends earned on your share and money market accounts in 2019. The bonus dividend is paid only on accounts open as of 12/31/2019.

As we enter a new decade your credit union will continue to look for opportunities to expand and better serve our members.

Happy New Year!

Get

1.99%
APR*

On Credit Card Balance Transfers

Promotion application period runs 01/01/20—03/31/20. The 1.99% 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" paper credit.

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

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 9:00—5:00

New Year, New Resolution. 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.



- Holiday Closings -

Martin Luther King, Jr. Birthday—Monday
January 20, 2020

President's Day—Monday
February 17th, 2020

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

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 the 4th Quarter Ending—
December 31, 2019**

Share Accounts:

Balance	Rate	APY*
\$25.00-\$5,000.00	0.05%	0.05%
\$5,000.01 & Up	0.10%	0.10%
\$25,000.01-over	0.15%	0.15%

Money Market Fund:

Balance	Rate	APY*
\$5,000.00-25,000.99	0.20%	0.20%
\$25,001.00-50,000.99	0.30%	0.30%
\$50,001.00 & Up	0.40%	0.40%

Money Market Rates Subject to change w/o notice

*APY: annual percentage yield

Start Saving for the Holidays Now!

Saving for the holidays is easier with the holiday club account at MRFCU. Deposits are made simple with payroll deductions or automatic transfer. Then sit back and watch your money grow just in time for those Thanksgiving Day sales. On November 1st, we'll deposit the entire account balance into your MRFCU savings account. To get started, stop by or call us at 253-841-2668.



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

- 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.
- 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" 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.
- 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.
- 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.
- 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.
- 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.
- 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

Thank you so much for your membership!

Start Your New Year With Free Checking



Free

- VISA DEBIT CARD
- SURCHARGE FREE
- NO MONTHLY SERVICE CHARGE
- FREE ONLINE BILL

SIGN UP TODAY!

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