

MT. RAINIER

FEDERAL CREDIT UNION

4th Quarter

The Credit Line

December, 2017

Join us for our 51st 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 12th.

DATE: January 24th, 2018

PLACE: Firefighters Union Hall
427 N. Meridian

TIME: Doors open at 6:00pm

RSVP BY: January 12th

Happy New Year from the Staff and Board of Mt. Rainier Federal Credit Union!

Many people are skeptical of making their New Year resolutions known. The common belief is that resolutions are made to be broken. We disagree. The truth is that setting goals for the New Year is always a good idea, and can be very achievable — especially with the help of friends.

If your resolution is about saving more and earning more, I encourage you to talk to the staff at Mt Rainier Federal Credit Union about your financial goals. We can create a plan to make it happen and cheer you on to success.

Perhaps 2018 means a new (or new to you) car. Once again, sharing your goal with us can get you the best rates. Go to the dealer knowing the rate and term of your loan and you only have to negotiate the vehicle price.

Is 2018 the year to pay down your credit card debt? MRFCU is offering a balance transfer rate on our VISA platinum credit card that can help you achieve that goal.

Offering lower loan rates is just one of the benefits of credit union membership. We make sure we're always giving you maximum value for our services. Of course, we're most efficient and effective when members actively use all we have to offer.

We've been helping the members of Mt Rainier Federal Credit Union reach their financial goals for more than 50 years. Let's make 2018 the year you reach your goals!

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.



Promotion application period runs for a limited time. The 2.99% APR balance transfer rate is good through the December 2018 statement cycle. After December 2018, the APR will convert to the current APR rate.

*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 15, 2018

President's Day—Monday
February 19th, 2018



**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, 2017

Share Accounts:

Balance	Rate	APY*
\$25.00-\$5,000.00	0.05%	0.05%
\$5,000.01 & 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

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.



Do you know your net worth? Or how much you spend each month, and on what? Or how much you can expect from your pension plan or Social Security in retirement?

A no to most of these questions puts you with the majority of the population who have been too busy with life to get a handle on their finances. Fortunately, there's a four-step action plan to help you take control of your money.

1. Set up a financial filing system either manually or online. Create a personalized filing system by labeling accordion file pockets with broad financial categories. Then label regular file folders with subcategories that fit your situation and file them into the accordion pockets. For example, create a Property & Casualty Insurance accordion file and fill it with a Vehicle Insurance regular file folder. There are also many online apps that will allow you to do all of this electronically.

2. Gather records. Look through your records to identify missing information. For example, you need an estimate of your Social Security retirement benefits. To request one, visit ssa.gov or call 800-772-1213. Gather copies of your health, disability, life, homeowners, and vehicle insurance policies, and get a copy of your credit report. You can check your credit report—the summary of your credit activity that generates your credit score—from each of the three major credit reporting agencies once a year for free. Always make your requests from the annualcreditreport.com website, the only site sanctioned by the Federal Trade Commission. Or, you can call 877-322-8228.

3. Size up your situation. Add the estimated current value of all assets, including your home, car, personal property, savings, investments, and retirement accounts. Next, add all liabilities, including mortgage, credit card balances, and any other outstanding debt. Then subtract liabilities from assets to figure net worth. Then, make a list of income and expenses by reviewing paycheck stubs, online checking account information or your checkbook register, and credit card statements from the past year. Finally, track spending for a month by saving all receipts or recording cash purchases in a notebook. You also can find a spending plan or money management software program that can help organize spending by category.

4. Chart a course. Set financial goals--long term and short term--and figure how much money you'll need for each. Create a target saving and spending plan that meets needs using your list of income expenses. For a month or more, track actual spending to see how you're doing, making changes as necessary.

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.