



March 2024 1st Quarter

# THE CREDIT LINE

## 1% Cash Back Loan Refinance Promotion

We are excited to announce we are giving you 1% cash back on all vehicle loan balances transferred from another financial institution to Mt. Rainier Federal Credit Union. With rates at an all-time high, take advantage of our highly competitive rates and give yourself extra cash with our **1% CASH BACK**.\* Already have a great rate? We will match your current rate and term, with a reduction of no more than 1.50% off of our posted loan rates.\*\*

Existing Mt. Rainier Federal Credit Union loans are not eligible for the cash back promotion.

If the loan is paid off within 6 months of funding, the 1% cash back must be paid back and will be reflected in the payoff quote. \* Rate reductions have a floor of 3.99% APR. Proof of current rate and terms required for any matches. \*\* Loans are granted on approved credit (OAC). Loan applications must be received by 04/30/2024 to qualify. Promotion date from January 1, 2024, to April 30, 2024. MRFCU may end the promotion any time prior to 04/30/2024 at its sole

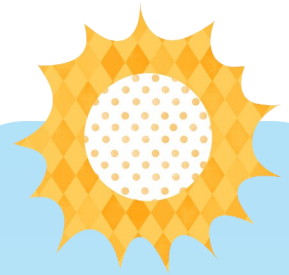
**A one time fee of \$350.00 for GAP PLUS can help cover the difference and potentially save you thousands of dollars.**

### CAR INSURANCE PAYOUT

Your car insurance company pays the actual cash value or market value of your vehicle which may be less than you owe

### GAP PAYOUT

Gap insurance pays the difference between actual cash value and the amount you owe on your vehicle



## LOANS-LOANS-LOANS

### Consolidate

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

Rates as low as

**8.49%\*APR**

For 60 Months

### Boat, & RV Loans

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

Rates as low as

**6.24%\*APR**

For 60 Months

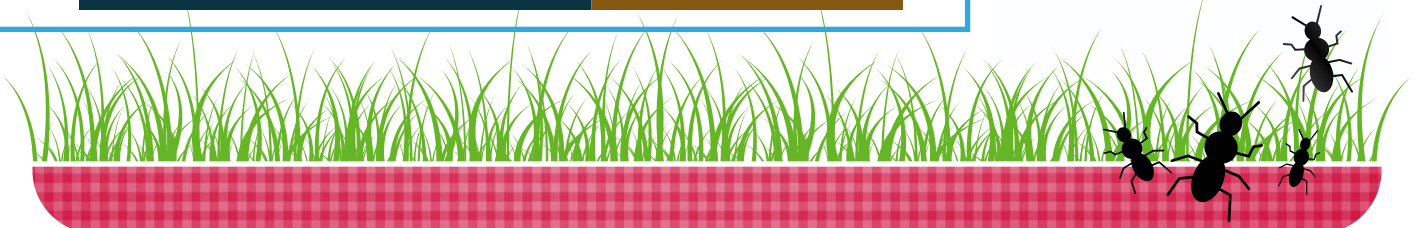
### Motorcycle Loans

Need a new or used Motorcycle

Rates as low as

**5.99%\* APR**

\*Annual Percentage Rate  
Based on Approved Credit



### Dividend Rates Declared

For 1st Quarter Ending  
March 31st, 2024

#### Share Accounts

| Balance              | Rate         | APY*  |
|----------------------|--------------|-------|
| \$0.01-\$24.99       | No Dividends | 0.00% |
| \$25-\$5,000         | 0.05%        | 0.05% |
| \$5,000.01-\$25,000  | 0.10%        | 0.10% |
| \$25,000.01 and over | 0.15%        | 0.15% |

#### Money Market

| Balance                 | Rate  | APY*  |
|-------------------------|-------|-------|
| \$5,000-\$25,000.99     | 0.35% | 0.35% |
| \$25,001.00-\$50,000.99 | 0.50% | 0.50% |
| \$50,001.00 and over    | 0.65% | 0.65% |

#### 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

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](http://www.mtrainier.com/PDFs/privacyNotice.pdf) or we can mail you a free copy upon request if you call us.

### Loan Rates

#### New Vehicles 2021-2024

|              | APR* Range   |
|--------------|--------------|
| 0-36 Months  | 4.75%-17.25% |
| 37-48 Months | 5.50%-17.99% |
| 49-60 Months | 6.00%-17.99% |

\$15,000 or higher

|              |              |
|--------------|--------------|
| 61-72 Months | 6.50%-17.99% |
|--------------|--------------|

\$30,000 or higher

|              |              |
|--------------|--------------|
| 73-84 Months | 7.00%-17.99% |
|--------------|--------------|

#### Used Vehicles 2015-2020

|              |              |
|--------------|--------------|
| 0-36 Months  | 5.35%-17.85% |
| 37-48 Months | 6.10%-17.99% |
| 49-60 Months | 6.60%-17.99% |

\$15,000 or higher

|              |              |
|--------------|--------------|
| 61-72 Months | 7.10%-17.99% |
|--------------|--------------|

\$30,000 or higher

|              |              |
|--------------|--------------|
| 73-84 Months | 7.85%-17.99% |
|--------------|--------------|

Rates effective 1/1/2024. 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

### Holiday Closings

#### Memorial Day

Monday, May 27th, 2024

#### Juneteenth

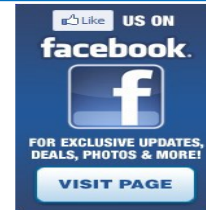
Wednesday, June 19, 2024

#### Independence Day

Thursday, July 4th, 2024

"When you have a dream, you've got to grab it and never let go."

-Carol Burnett



### 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 2024 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](http://www.mtrainierfcu.com).

**Applications must be turned in by  
Friday, May 10, 2024 at 5pm.**

We also have partnered with Sallie Mae. Just go to our website, and you can see all the different types of loans they offer.

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