

# The Credit Line

## Two Important Milestones for Mt. Rainier Credit Union

We're excited to share two important updates that represent meaningful steps forward for Mt. Rainier Credit Union—while staying true to who we are and how we serve you.

### A New Charter, Same Commitment to You

Effective **December 1, 2025**, Mt. Rainier Credit Union officially became a **Washington State-chartered credit union**. While our regulator has changed, one thing has not: **your deposits remain federally insured by the NCUA**, just as they always have.

We made this change to allow us to better serve our members today and in the future. A state charter gives us greater flexibility to expand our field of membership throughout Washington and enhances our ability to support local businesses—all while maintaining the personalized, member-first service you expect from us.

### A New Home for the Future

We're also pleased to announce that Mt. Rainier Credit Union has purchased the former **Banner Bank property at 13605 Meridian E, Puyallup**.

Many of you know our current location—what I affectionately call *"the little house on Meeker."* While it has served us well, it was originally a home and simply doesn't allow us to operate as a fully functional financial institution.

Our new location will change that.

The Meridian building offers **more space**, a **drive-through**, and the ability to serve you more efficiently and comfortably as we grow. This purchase is about improving access, convenience, and service—without losing the close-knit, local feel that defines Mt. Rainier Credit Union.

Our Meeker Street location is not closing, and while we do not yet have an opening date for the new Meridian branch, we will continue to keep members informed as we move closer to a target date.

### Looking Ahead

These milestones position us for thoughtful, responsible growth—right here in Puyallup and across Washington—while remaining committed to personal relationships, community connection, and putting members first.

Thank you for being part of our journey. We're excited for what's ahead and look forward to continuing to serve you—now and in the years to come.

— **Bill Bunze, CEO**

## 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 Bill Bunze at 253-841-2668 for more information.

## Mt. Rainier FCU **59th** Annual Meeting

It will soon be time for our 2026 Annual Meeting. It's 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: Saturday January 31, 2026

Time: 4:00 PM

Place: Firefighters Union Hall

**RSVP by January 21, 2026**

**Dividend Rates Declared**  
For Beginning of 1st Quarter  
December 31, 2025

**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 Mountaineer**

Balance	Rate	APY*
\$50,000.00-\$99,999.99	2.00%	2.01%
\$100,000.00-\$249,999.99	2.50%	2.52%
\$250,000.00 and over	3.00%	3.04%

**Money Market Rates**

Subject to change w/o notice

\*APY Annual Percentage Yield

## Loan Rates

**New Vehicles 2022-2025**

**APR\* Range**

0-36 Months	4.25%-16.75%
37-48 Months	5.00%-17.50%
49-60 Months	5.50%-17.99%

**\$15,000 or higher**

61-72 Months	6.00%-17.99%
73-84 Months	6.50%-17.99%

**Used Vehicles 2016-2021**

0-36 Months	4.85%-17.35%
37-48 Months	5.60%-17.99%
49-60 Months	6.10%-17.99%

**\$15,000 or higher**

61-72 Months	6.60%-17.99%
73-84Months	7.35%-17.99%

Rates effective 10/21/2025 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 (QAC) \*APR=Annual Percentage Rate

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



## Holiday Closings

New Years Day:

Thursday January 1, 2026

Martin Luther King Jr Day:

Monday, January 19, 2026

Presidents Day:

Monday, February 16, 2026

"Keep you face always toward the  
sunshine, and shadows will fall  
behind you."

-Walt Whitman

## BEWARE of Scams

People from all age groups, backgrounds, and income levels can be the target of a scam - there is no one thing that makes a person likely to be a target. Following some very simple guidelines can go a long way toward protecting your finances and private information.

**Always know who you're dealing with** – Scammers thrive by making themselves appear legitimate. **No reputable organization will ever ask you for money or personal information via the phone, text message, or email. Never give out personal information if you were not the one to initiate contact**, and if you're even slightly unsure, contact the organization directly using their national toll free number. Remember: If it sounds too good to be true, it probably is.

**Watch out for bullies** – Scammers will often use a sense of urgency to rush you into making a mistake with your personal information. **Scammers can act threatening, pretend something is time sensitive, or even appeal to your sense of charity. Remember, there's no financial transaction that's such an emergency that it can't wait until you verify its authenticity.**

**Secure your mobile devices and computer** – There's often a lot more personal information on our devices than we realize. Simply locking your mobile phone or tablet, and password securing your computer when not in use, can go a long way toward safeguarding your information. Change your password periodically, and only connect to public wi-fi from sources you recognize or trust.