



March 2025

2nd QTR

THE CREDIT LINE

2% Cash Back Loan Refinance Promotion

We are excited to announce we are giving you 2% cash back on **ALL** loan balances transferred from another financial institution to Mt. Rainier Federal Credit Union. With high rates, take advantage of our highly competitive rates and give yourself extra cash with our **2% CASH BACK.***

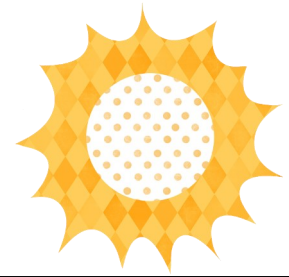
Already have a great rate? We will match your current rate and term, with a reduction of no more than 1.50% off of our posted loan rates.**

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

*If the loan is paid off within 12 months of funding, the 2% cash back must be paid back and will be reflected in the payoff quote**

You may receive a 1099-MISC tax form at year end. 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).*

Promo Date 1/1/25-12/31/2025, MRFCU may end the promotion any time at its sole discretion.



Refer A Friend to become a member.*

You both will receive \$25.

If your friend refinances a loan, you both get another \$25.

***To qualify for membership you must either live, work, or worship in the Puyallup School District**



Holiday Closings Memorial Day

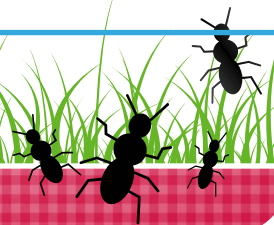
Monday, May 26th, 2025

Juneteenth

Thursday, June 19, 2025

Independence Day

Friday, July 4th, 2025



Loan Rates

New Vehicles 2022-2025

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 2015-2011

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 12/31/2024 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

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.

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 Beginning of 1st Quarter December 31, 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



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 2025 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 9, 2025 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.

Board of Directors

President

Robert Thompson

Vice President

Carolyn Jones

Secretary

Andy Faubion

Directors

Norm Wilcox

Kristina Keller

Ray Cockerham

Jim Frey

Carl Groseclose

John Bick

Supervisory Committee

Chairperson

Carolyn Jones

Committee Members

Tamera Pihl

Jeff Bennett

Staff

Manager/Treasurer

Bill Bunze

Member Service Manager

Veronica Block

Member Service Representative

Allison Martinez

Penny Fiedler

