

## THE CREDIT LINE

### 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.

### 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 rates at an all-time high, 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.



## 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%
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\$30,000 or higher

73-84 Months	6.50%-17.99%
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### 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%
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\$30,000 or higher

73-84 Months	7.35%-17.99%
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Rates effective 3/29/2025 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 (OAC) \*APR=Annual Percentage Rate

### Dividend Rates Declared For Beginning of 1st Quarter June 30, 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

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

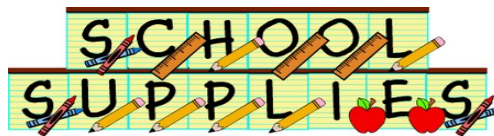


## Congratulations to our Scholarship Winners

**Austin Piper**

**Brett Bosworth**

**Hunter Toft**



**July 28th-August 15th the credit union will be  
collecting school supplies for Puyallup  
School District, and Mt. Rainier FCU will  
match the amount donated. So lets help the  
kids of Puyallup and donate school supplies.**

### Important Information

When we are closed, if your card is lost/  
stolen, or if you have unauthorized  
transactions, call the number on the back  
of your card to have your card turned off.  
If you don't have your card you can also  
find the number at the bottom of the Mt.  
Rainier website.

**Call this number immediately**

**Credit Cards: 1-866-604-0381**

**Debit/ATM Cards: 1-800-523-4175**

For those of you who plan to do some  
holiday traveling out of state or out of the  
country, be sure to give us a call so we  
can make sure to get your Debit/ATM  
cards set up correctly. We want you to  
have a fun and "card safe" trip. Please let  
us know if you have any questions and  
happy travels!

### Refer A Friend

**Refer A Friend and you will receive \$25 and your friend will  
receive \$25.**

**If your friend opens a loan, you get another \$25.**



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

WALT WHITMAN

