



Mill Town Press

Winter 2024

Mill Town Credit Union News and Information

Mill Town Credit Union's 84th Annual Meeting

Join us for Mill Town Credit Union's 84th Annual Meeting, being held open house style at Mill Town Credit union on March 28, 2024 between 8 am and 5 pm. Stop by the Credit Union, place your vote, grab a snack!

All members placing their vote will be entered to win cash prizes.

THINGS HAPPENING

March 24th, 2024: Mill Town Marathon, presented by The Snohomish Running Club. This year Mill Town Credit Union has decided to become a MAJOR Sponsor of this event and pass on the perks to you! The marathon will be held in Everett and will run along the beautiful waterfront. Use Code **MTCU15**, during the registration process, to receive 15% off your entry fee. Make sure to look for the Mill Town Booth and come say hello!

Our VISA Card Rate is one of the Lowest Rates Around!
Our VISA Credit Card has a low 9.50% FIXED Rate and No Annual Fee.

If you are paying more than 10% on your current credit card, call us to find out if we can save you money!

Not Using E-Statements?

Not using E-Statements? Sign up today and we'll give you \$5! Select E Statement in the Online Banking Screen. Your statement will be available on the first or second business day of the month. This will eliminate excess paper and mailing delays. Stop by or send us an email once you are signed up, and we'll deposit \$5 into your account!

Volunteers Needed

Do you want to make a difference and be a part of something great? Are you 18 years of age, or older, and have been a member of Mill Town Credit Union for at least 90 days before elections? We invite members to commit their time and talents toward the future direction of Mill Town Credit Union by applying to serve a three-year term on the Board of Directors (set policy and goals) or the Supervisory Committee (oversight and audit). Board meetings are held in the late afternoon on the third Monday of each month. If interested in serving as a volunteer, contact Cindy Kyle at 425.252.5139.

System Conversion Complete!

Thank you to everyone for your patience and understanding during our computer system conversion. Any changes you might notice should be minimal, however, for our staff these changes are a much-needed improvement. The new upgraded computer system will allow us to stay current with industry changes and give us flexibility to move into the future of the Credit Union Industry. Please be patient with us a bit longer as we continue to navigate through this new and exciting time!

Facebook and Instagram

We are now on both Facebook and Instagram! If you haven't liked our pages, now's the time. You will see specials, promotions, events and more.

Like and follow us today!

Loan Rates*

In effect 2/01/2024, as low as APR:

Home Equity Lines Of Credit	8.5%
Unsecured Home Improvement Loans	7.00%
Mobile Homes	9.00%
New Auto	6.75%
Used Auto	6.75%
Motor Homes, Campers, Travel Trailers, and Boats	7.50%
Unsecured	12.00%
Share Secured over current dividend rate	3.00%
Line of Credit	12.50%
VISA® Credit Card Mobile	9.50%

* APR = Annual Percentage Rate. Rate based on credit and term. Rates valid as of February 1, 2024 and are subject to change without notice.

Four Signs That It's a Scam

1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the **FTC**, **Social Security Administration**, **IRS**, or **Medicare**, or make up a name that sounds official. Some pretend to be from a business you know, like a **utility company**, a **tech company**, or even a **charity** asking for donations.

They use technology to alter the phone number that appears on your caller ID, which means the name and number you see might not be real.

2. Scammers say there's a PROBLEM or a PRIZE.

Scammers might tell you that you are in trouble with the **government**, or that you **owe money**, or that **someone in your family has had an emergency** or maybe even that there's a **virus on your computer**.

Some scammers say there's a **problem with one of your accounts** and that you need to verify some information.

Others will lie and say you won money in a **lottery or sweepstakes** but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're **on the phone**, they might tell you not to hang up so you can't check out their story.

They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They also might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way.

They often insist that you can only pay by **using cryptocurrency**, **wiring money** through a company like MoneyGram or Western Union, using a **payment app**, or putting money on a **gift card** and then giving them the numbers on the back of the card.

Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.

How To Avoid a Scam

Block unwanted calls and text messages. Take steps to **block unwanted calls** and to **filter unwanted text messages**.

Don't give your personal or financial information in response to a request that you didn't expect. Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy or look up their phone number. Do not call any number they provided to you or use the number from your caller ID.

Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay. Never pay someone who insists that you can only pay with **cryptocurrency**, a **wire transfer service** like Western Union or MoneyGram, a **payment app**, or a **gift card**. And never deposit a **check** and send money back to someone.

Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor, or stop by or call the Credit Union — what happened. Talking about it could help you realize it's a scam.

If you feel that you have been a victim of a scam, notify us immediately. You can either call us at **425.252.5139**, stop by our office or email us at **milltown@milltowncu.org**. We are here to help.



Mill Town
CREDIT UNION

3102 Broadway Avenue

Everett, WA 98201

Phone 425-252-5139

800-819-9093

Fax: 425-259-1361

E-Mail milltown@milltowncu.org

Web www.milltowncu.org

Office Hours

Monday–Friday 8 AM to 5 PM

24 Hour Personal Teller

800-890-8300

To report lost or stolen cards

ATM/Debit Cards:

Business hours 425-252-5139

After hours 800-854-6219

Credit Cards: 800-325-3678

Board Of Directors

Kit Andreason	Chairman
Mike Harness	Vice Chair
Heather Wallace	Secretary
Cindy Kyle	Treasurer
Shelli Kuhen-Gilbert	Director
Neil Maddy	Director
Tom Norcott	Director
Roxanne Olason	Director
Joe Ward	Director

Supervisory Committee

Don Hunsley	Chair
Bob Burk	
Jodeane Parenti	

Credit Committee

Shelli Kuhen-Gilbert
Cindy Kyle
Laura Leuze
Darrell Moffatt
Sue Parks
Don Zevenbergen

Holiday Closures

May 27: Memorial Day
July 4: Independence Day
September 2: Labor Day
November 28: Thanksgiving Day
December 25: Christmas Day

**Please use all 3 lanes of
the drive-up!**



Printed On
Recycled
Paper



Equal
Housing
Opportunity

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

SHARE CERTIFICATES

\$2500

MINIMUM DEPOSIT

6 Mo.	.50%	.50% APY
12 Mo.	4.25%	4.34% APY
24 Mo.	3.00%	3.03% APY
36 Mo.	2.00%	2.02% APY

DIVIDENDS 1st Quarter 2024

Youth	5.30%	5.41% APY
Shares	.30%	.30% APY
Drafts	.05%	.05% APY

APY = Annual Percentage Yield.

Rates effective as of March 1, 2024.

Dividends are computed daily from day of deposit to day of withdrawal. Dividends are paid and compounded quarterly on savings and checking. Dividends on savings and checking are based on the quarters earnings, and declared by the Board of Directors. Rates cannot be guaranteed for future dividend periods.

Mill Town's Valued Staff

Cindy Kyle CEO

Fiona Deraitus

Christina Doonan

Cathy Henry

Danelle Knapp

Laura Leuze

Fatima Mata

Camille McGruder

Mayra Negrete

Scott Olson

Taresa Remien

Jackie Sonmore

Lyle Tenderholt