



Mill Town Press

Mill Town Credit Union News and Information

Winter 2026

Holiday Spending Made Simple: Consolidate with a Mill Town Credit Union Visa Credit Card

The holiday season is a time for joy, celebration, and making memories—but it can also bring financial stress. Between gifts, travel, gatherings, and unexpected expenses, it's easy for spending to spread across multiple cards or accounts. This year, Mill Town Credit Union is here to help you simplify your finances and head into the new year with confidence.

Why Consolidate Holiday Spending?

Keeping all your seasonal purchases in one place offers several key benefits:

- **Simplified Tracking:** Avoid the mental juggling act of checking multiple balances. One card means one statement.
- **Budget Clarity:** With all spending grouped together, you can clearly see how much you've allocated - and what's left.
- **Stress-Free Repayment:** Instead of sorting payments from different lenders, a single monthly payment keeps things manageable and predictable.

The Advantage of a Mill Town Credit Union Visa Credit Card

Using your Mill Town CU Visa Credit Card makes consolidating easier than ever. Our members enjoy:

- **Competitive, member-friendly rates** that help keep holiday borrowing affordable
- **No hidden fees** and straightforward terms
- **Enhanced fraud protection** for secure shopping online or in person
- **A local team that knows you**, ready to assist if questions or needs arise
- **Convenient digital banking tools** to monitor spending and manage payments on the go

Whether you're snagging last-minute gifts, stocking up for holiday dinners, or traveling to see family, your Mill Town CU Visa is a reliable, easy-to-manage option.

To apply, visit milltowncu.org, stop by our office at 3102 Broadway Everett, WA or call us at 425.252.5139.

Loan Rates*

In effect 01/1/2026, as low as APR:

| | |
|----------------------------------|-------|
| Home Equity Lines Of Credit | 7.00% |
| Unsecured Home Improvement Loans | 7.00% |
| Mobile Homes | 9.50% |
| New Auto | 5.75% |
| Used Auto | 5.75% |

Motor Homes, Campers, Travel

| | |
|----------------------------|--------|
| Trailers, and Boats | 7.50% |
| Unsecured | 12.00% |
| Share Secured | 3.00% |
| over current dividend rate | |
| Line of Credit | 12.50% |
| VISA® Credit Card | 9.50% |

* APR = Annual Percentage Rate. Rate based on credit and term. Rates valid as of January 1, 2026 and are subject to change without notice.

Share Certificates

\$2500 Minimum Deposit

| | | |
|--------|-------|-----------|
| 6 Mo. | 3.50% | 3.50% APY |
| 12 Mo. | 3.50% | 3.50% APY |
| 24 Mo. | 3.00% | 3.03% APY |
| 36 Mo. | 2.00% | 2.02% APY |

Dividends 4th Quarter 2025

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

APY = Annual Percentage Yield. Rates effective as of January 1, 2026. 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.

Just a reminder - Make This Your Easiest Holiday Season Yet with a Mill Town Credit Union VISA Credit Card.

Holiday spending doesn't have to be chaotic. With a Mill Town Credit Union Visa Credit Card, you can keep everything organized, secure, and simple—from the first gift to the final celebration.

To apply, visit milltowncu.org, stop by our office at 3102 Broadway Everett, WA or call us at 425.252.5139.



Mill Town Credit Union - 2025: A Year of Community, Connection & Impact

As we wrap up another remarkable year, Mill Town Credit Union extends a heartfelt thank you to our members, volunteers, and community partners for making 2025 one of our most impactful years yet. Together, we continued living out our mission to support, engage, and uplift the communities we serve here in Snohomish County and beyond.

Member-Focused Events & Celebrations

Member Appreciation Event

In early 2025, we celebrated our members — the true heart of Mill Town CU — at our annual Member Appreciation Event. It was an afternoon filled with gratitude, community connection, and recognition of the trust our members place in us year after year.

Community Involvement & Local Support

Throughout 2025, Mill Town Credit Union proudly partnered with several local organizations to invest in community strength and well-being:

- **Support for Dawson Place:** We took part in efforts to raise awareness and resources for Dawson Place Child Advocacy Center, a vital organization serving vulnerable children and families in Snohomish County. Through special initiatives and member engagement this spring, we helped raise cash and in-kind donations that directly supported Dawson Place's mission.
- **Boys & Girls Club of Everett:** Continued sponsorship helped empower local youth through athletics and enrichment programs.
- **Volunteers of America Food Bank:** We contributed with food and funds to fight hunger and support families in need.
- **Salty Sea Days:** Mill Town CU again participated in Salty Sea Days, celebrating Everett's maritime spirit and connecting with members and neighbors in a festive community atmosphere.
- **CASA:** We collected presents and funds to help support children in the system through CASA. Their vision is to make sure Every child who needs a voice has a CASA to advocate for their best interests, a forever home, and a bright future.
- **Sherwood Community Services:** Staff attended a GALA that helped raise funds to enable Sherwood to support families with disabilities by removing barriers and empowering everyone's unique journey.
- **Linc NW:** Collected over 170 pairs of socks during their SOCKTOBER Drive for the community.
- **Support for Local Causes:** Additional involvement included backing Domestic Violence Services of Snohomish County, and contributions to the Salvation Army Everett shelter.

Looking Back, Moving Forward

From meaningful local partnerships to regional collaboration, 2025 was a year of connection, contribution, and community care. Mill Town Credit Union remains committed to your financial well-being and to building stronger neighborhoods through support, service, and shared purpose.

From the makers, the dreamers and the doers- Thank you for being part of our journey. We look forward to continuing this work together in 2026.

Member Safety Notice:

Mill Town Credit Union Will Never Call to Ask for Your Personal Information

At Mill Town Credit Union, your security is our top priority. As part of our ongoing commitment to protect your accounts and personal information, we want to remind all members of a simple but important rule:

Mill Town Credit Union will never call you to ask for sensitive information.

That means we will **not** request your:

- Social Security number
- Online banking username or password
- Debit or credit card numbers
- PINs or security codes
- One-time verification codes

If you receive a phone call from someone claiming to be from Mill Town Credit Union asking for any of the above, **hang up immediately**. This is a scam attempt.

Why We Don't Ask for Personal Info by Phone

Your financial safety depends on keeping sensitive information secure. Fraudsters often use phone calls (a tactic known as “vishing”) to pressure people into revealing confidential details. To protect you, we have firm policies ensuring our staff will never request this information over the phone.

If we do need to contact you by phone—for example, to verify activity or discuss a service—you will never be asked to provide private data to “confirm your identity.” We already have the information we need.

How to Protect Yourself

To stay safe, remember these key steps:

- **Be skeptical of unexpected calls.** Even if the caller ID looks official, numbers can be spoofed.
- **Never give out personal details to unsolicited callers.** If something feels off, trust your instincts.
- **Call us back using our official phone number.** You can find it on your statement or our official website.
- **Report suspicious calls immediately.** The sooner we know, the faster we can warn and protect our community.

We're Here to Help

If you ever have doubts about a call, message, or email claiming to be from Mill Town Credit Union, please contact us directly. Our team is always happy to verify legitimate communication and help ensure your accounts remain secure.

Thank you for being a valued part of our Mill Town Credit Union family—and for helping keep our community safe.

Stay vigilant. Stay informed. Stay protected.



Apply Now

Online Teller

Accounts

Borrow

Services

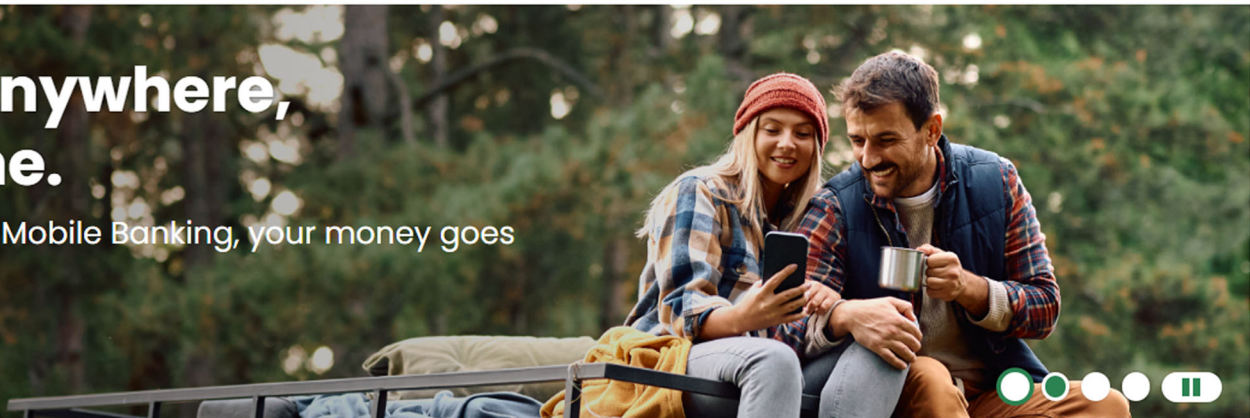
Resources

About Us

Bank Anywhere, anytime.

With Mill Town Mobile Banking, your money goes where you go.

Learn More



Auto Loan

as low as

5.75%
APR*

RVs, Boats, Motorhomes

as low as

7.50%
APR*

Home Equity Line Of Credit

as low as

7.75%
APR*

Share Account

as high as

0.30%
APR*

Introducing the New Mill Town Credit Union Website: Faster, Cleaner, and Built for You!

We're thrilled to announce the launch of Mill Town Credit Union's newly revamped website - designed with our members in mind and built to deliver a simpler, smarter, and more secure online experience.

Over the past year, we've listened to your feedback, studied how members use our digital tools, and reimagined what a modern credit union website should offer. The result? A fresh, intuitive platform that makes managing your finances easier than ever.

What's New?

A Modern, Member-Friendly Design

Clean, uncluttered pages and streamlined navigation help you find what you need quickly - whether it's loan information, online banking access, or the latest credit union news.

Improved Mobile Experience

Our new site works beautifully on phones and tablets. Whether you're at home, at work, or on the go, you'll enjoy fast, consistent access to your accounts and resources.

Faster Access to Online Banking

The updated homepage features a clear and secure login area, making it easier than ever to jump right into your online banking dashboard.

Clearer Product and Service Information

From checking accounts to auto loans to member resources, information is organized in a way that's easier to browse, compare, and understand.

Enhanced Security Features

Behind the scenes, we've strengthened key security elements to ensure your online experience is not only smooth but also protected.

A More Helpful Member Resource Center

Find forms, FAQs, educational tools, community updates, and more—all conveniently arranged to help you get answers in seconds.

Why We Revamped the Site

Our goal was simple: to provide a website that reflects who we are—a member-focused credit union dedicated to transparency, convenience, and community. By modernizing our digital presence, we're making it easier for you to stay connected with your money and your credit union.

We Want Your Feedback!

This new website is just the beginning. As we continue improving and adding features, we invite you to explore the site and let us know what you think. Your input helps us grow and ensures that every update truly serves our members.

Thank you for being part of the Mill Town Credit Union community. We're excited to bring you this new digital experience - and even more excited for what's coming next.

Visit the new website today at www.milltowncu.org and take a look around!



Mill Town Credit Union- Everything You Need in One Place

At Mill Town Credit Union, you get all the convenience of a modern financial institution without sacrificing personal service. Mill Town offers:

- Checking and savings accounts
- Certificates of Deposit
- Mobile and online banking
- Auto, RV, Motorhome, Camper, Boat
- Home equity lines of credit and personal loans
- Credit cards

Plus, through the shared branching network, members have access to thousands of ATMs and service locations nationwide—perfect for travel or busy lifestyles.

If you are interested in any of these services, or would like more information, please call us at 425.252.5139, visit our [website at milltowncu.org](http://www.milltowncu.org) or stop by our branch in Everett.

Follow us on Facebook and Instagram

Like and follow us today!



Holiday Closures

Jan 1st - New Years Day
Jan 19th - MLK Jr Holiday
Feb 16th - Presidents Day

To report lost or stolen cards ATM/Debit Cards:

| | |
|----------------|--------------|
| Business hours | 425-252-5139 |
| After hours | 800-854-6219 |
| Credit Cards | 800-325-3678 |



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Office Hours
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24 Hour Personal Teller
800-890-8300

