

Mill Town Press

Mill Town Credit Union News and Information

Fall 2025

86 Years Strong- The Makers, The Dreamers and The Doers!!

Thank you to everyone that showed up for our Member Appreciation Celebration on Thursday, September 4th. We had Dick's Food Truck on hand supplying hamburgers and Milkshakes and our staff wearing our new slogan shirts! We wouldn't be here without the trust our members have in our staff. We truly do appreciate each and everyone of our members and look forward to another year of financial success!



Loan Rates*

In effect 10/1/2025, as low as APR:

Home Equity Lines Of Credit 7.50% 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%

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 2nd Quarter 2025

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

APY = Annual Percentage Yield. Rates effective as of October 1, 2025. 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.

^{*} APR = Annual Percentage Rate. Rate based on credit and term. Rates valid as of October 1, 2025 and are subject to change without notice.

Help us gather 100 pairs!

You may be asking why socks are so important? It has been realized, that socks are the one item most people need, but are the least donated item to the homeless. Here's a story that exemplifies this fact. I was a girl scout leader in 2015. We had heard that socks were needed so we decided to do a group project obtaining socks and making lunches for the homeless in Seattle. Our troop was ready with sandwiches in bags and socks in the other hand. We walked up to a group of young men to hand out the sandwiches and another one saw the socks. He ran to get others and kept saying- 'they have socks!' All of a sudden we had 12 people come up and ask if they may have socks too. This made a profound impact on all the girls as they realized at this moment, that socks are something we take for granted. To this day, we try to help out our community with needs. And, once again, we have teamed up with LINC NW to help supply our neighbors with socks. It may not seem like much to you, but to those young people, it made all the difference. They immediately put on the new socks and had smiles on their faces. We will be collecting new socks in our office from now through Oct. 31st. Our goal is over 100 pairs of socks for kids and adults. Want to help, drop off socks at our branch location or want us to do the shopping for you? Call us at 425.252.5139. drop an email to milltown@milltowncu.org or stop by and let us know how much you would like to donate. We'll do the shopping for you and deliver the socks!

Help us help others! One sock at a time.





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

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Elder Fraud

Each year, millions of elderly Americans fall victim to some type of financial fraud or confidence scheme, including romance, lottery, and sweepstakes scams—just to name a few.

Criminals will gain their targets' trust and may communicate with them directly online, over the phone, and/or through the mail; or indirectly through the TV and radio. Once successful, scammers often keep a scheme going because of the prospect of significant financial gain.

Seniors are often targeted because they tend to be trusting and polite. They also usually have financial savings, own a home, and have good credit—all of which make them attractive to scammers.

Additionally, seniors may be less inclined to report fraud because they don't know how, or they may be too ashamed at having been scammed. They might also be concerned that their relatives will lose confidence in their abilities to manage their own financial affairs. And when an elderly victim does report a crime, they may be unable to supply detailed information to investigators.

With the elderly population growing and seniors racking up more than \$3 billion in losses annually, elder fraud has remained a growing problem.

Common Elder Fraud Schemes

Scammers targeting elder citizens may employ one or more of the following types of schemes:

- * Romance scam: Criminals pose as interested romantic partners on social media or dating websites to capitalize on their elderly victims' desire to find companions.
- * Tech support scam: Criminals pose as technology support representatives and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.
- * Grandparent scam: A type of confidence scam where criminals pose as a relative—usually a child or grandchild—claiming to be in immediate financial need.
- * Government impersonation scam: Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- * Sweepstakes/charity/lottery scam: Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a "fee."
- * Home repair scam: Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.
- * TV/radio scam: Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.
- * Family/caregiver scam: Relatives or acquaintances of the elderly victims take advantage of them or otherwise get their money.

Protect Yourself

- * Recognize scam attempts and end all communication with the perpetrator.
- * Create a shared verbal family password or phrase that only you and your loved ones know.
- * Search online for the contact information (name, email, phone number, addresses) and the proposed offer. Other people have likely posted information online about individuals and businesses trying to run scams.

Elder Fraud cont.

- * Resist the pressure to act quickly. Scammers create a sense of urgency to produce fear and lure victims into immediate action.
- * Call the police immediately if you feel there is a danger to yourself or a loved one.
- * Be cautious of unsolicited phone calls, mailings, and door-to-door services offers
- * Never give or send any personally identifiable information, money, gold or other precious metals, jewelry, gift cards, checks, or wire information to unverified people or businesses.
- * Make sure all computer anti-virus and security software and malware protections are up to date. Use reputable anti-virus software and firewalls.
- * Disconnect from the internet and shut down your device if you see a pop-up message or locked screen. Pop-ups are regularly used by perpetrators to spread malicious software. Enable pop-up blockers to avoid accidentally clicking on a pop-up.
- * Be careful what you download. Never open an email attachment from someone you don't know, and be wary of email attachments forwarded to you.
- * Take precautions to protect your identity if a criminal gains access to your device or account. Immediately contact your financial institutions to place protections on your accounts, and monitor your accounts and personal information for suspicious activity.

How to Report

If you believe you or someone you know may have been a victim of elder fraud, file a complaint at the FBI's Internet Crime Complaint Center at ic3.gov.

When reporting a scam—regardless of dollar amount—include as many of the following details as possible:

- * Names of the scammer and/or company
- * Dates of contact
- * Methods of communication
- * Phone numbers, email addresses, mailing addresses, and websites used by the perpetrator
- * Methods of payment
- * Where you sent funds, including wire transfers and prepaid cards (provide financial institution names, account names, and account numbers)
- * Descriptions of your interactions with the scammer and the instructions you were given Whenever possible, you should keep original documentation, emails, faxes, and logs of communications.

If you feel you have been scammed, or need another opinion, please contact us at 425.252.5139. stop by our office or email us at milltown@milltowncu.org. We are here to help.

This information is provided from fbi.gov.

Helping our Community with needed items-Partnerships close to our hearts!

During the month of August, we helped the Boys and Girls Club by collecting over 100 backpacks and back to school supplies for our Everett Community. Did you know that Hawthorn Elementary School in Everett has the highest Free School Lunches of all schools. There need is high for help with Back to School items and we were proud to help!

For the month of July, we helped Dawson's Place by collecting art, books, and other needed items for kids that have been affected by abuse.

We would like to thank our members for helping with these two organizations! Without your help, we would not have made such an impact.



Dropping off items at Boys and Girls Club



Staff packing up the backpacks in our office



Dropping off items at Dawson Place



9.50% Fixed Rate VISA Credit Card

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.

Just visit milltowncu.org or call us at 425.252.5139.



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!

Holiday Closures Nov 11 - Veteran's Day Nov 27 - Thanksgiving Day Nov 28 - Day after Thanksgiving



Mill Towns Valued Staff

Cindy Kyle CEO
Cora Amor-Gamiao
Luisa Castellanos
Fiona Deraitus
Sabrina Devora
Cathy Henry
Fatima Mata
Camille McGruder
Mayra Negrete
Scott Olson
Taresa Remien
Jackie Sonmore
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