



Winter 2019

Mill Town Press

Mill Town Credit Union News and Information

LIKE US ON FACEBOOK!

Like us on Facebook! Do you want a fun fact every Friday? Want to know what is happening in the area? Want to know about specials we are offering? Like and Follow us on Facebook!

Annual Meeting

Mill Town Credit Union's 2019 Annual Meeting will be held at 6 pm on **Wednesday, February 20, 2019** at the Everett Golf and Country Club 1500 - 52nd Street, Everett. Food will be served, elections held and cash given away. **Please RSVP by February 8th.** Any reservations after this date will be on a waiting list. Due to the popularity of this event, and limited space, this meeting is for credit union members and joint members only. After reserving your space, if you are unable to attend, please notify us immediately so that others may attend. RSVP at 425.252.5139 or by emailing milltown@milltowncu.org.

How to Recover from Holiday Overspending

The holiday season has come and gone, and many people have exceeded their spending budgets. If you've gone overboard with your holiday shopping or maxed out your credit cards on food, gifts, traveling, and other holiday whims and you're having a nagging feeling that you might have affected your credit score, what can you do? Start repairing your financial situation now with some simple tips from Get.com.

First and foremost, check your credit score through one of the many free websites to see how you're doing. See if your credit score has dropped, and if it has gotten worse, it is good to know as soon as possible so that you can take steps to improve it. Apart from viewing your credit score, you can also request your free annual credit report from the major credit bureaus. Review your report to check for any errors, if you find any make sure to report them right away.

The second step is checking what you owe and paying off your card balances. If you have more than one credit card, it is essential to pay off your cards in the right order. The first cards that you want to pay off are the cards with the highest interest rates, because these will be the most expensive. If you're tempted to close your cards, think twice. Closing cards can end up putting a dent on your credit score because doing so affects your debt-to-limit ratio, your credit age and your credit mix - all of which affect your credit score.

The final tip is something that you may already know, but it's extremely important since it can have a huge impact on your credit score - pay your bills on time! When you pay your bills on time, it counts for 35% percent of your credit score. With such a huge percentage at stake, it is vital to pay your holiday shopping bills on time at least in part (if you can't manage to pay them in full).

Loan Rates*

In effect 12/31/18, as low as APR:

Home Equity Lines	
Of Credit	5.00%
Unsecured Home Improvement	
Loans	7.00%
Mobile Homes	9.00%
New Auto	2.99%
Used Auto	2.99%
Motor Homes, Campers,	
Travel Trailers,	
and Boats	7.00%
Unsecured	12.00%
Share Secured	3.00%
<small>over current dividend rate</small>	
Line of Credit	12.00%
VISA® Card	9.50%

* APR = Annual Percentage Rate. Rate based on credit and term. Rates valid as of December 31, 2018 and are subject to change without notice.

Tax Return Information

The end of 2018 is upon us. Your 1099 Interest notice for amounts greater than \$10 and 1098 mortgage interest notices will be mailed by January 31, 2019. Just a reminder, if you need the information before this date, it is available on your December statement or Personal Teller and Online Teller. Not signed up yet for Personal or Online Teller? Sign up today.

Volunteers Needed

Do you want to make a difference and be a part of something? Are you 18 years of age and 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 Laura Leuze or Cindy Kyle at 425.252.5139.

GREAT RATES! TELL A FRIEND

Did you know?


Mill Town Credit Union offers many other services than just Checking and Savings Accounts. Some of the services that you may not know we offer include:

Auto Solution: Are you looking to buy a new or used vehicle but hate the hassle of looking? Do you know what type of vehicle you want? Then Auto Solution could be your answer. Just call them up, mention you are with Mill Town Credit Union and they will find your vehicle. Once your vehicle is decided upon, Auto Solution delivers the vehicle to you, we fund the loan and you drive away. Visit cuaautosolution.com to see what they can do for you.

Getaway Today: Vacation plans in your future? Look no further than Getaway Today. They help plan your vacation and in turn donate a portion of the proceeds to Children's Miracle Network Hospitals. Visit getawaytoday.com and mention you are with Mill Town Credit Union for some great deals on travel.

Shared Branching: Need cash but you are not near a Mill Town Branch? No worries, with Shared Branching, we are closer than you think. With this service, you visit other credit unions and make deposits, withdraw cash, even make loan payments! Just visit milltowncu.org for the link to find the listing of over 5,000 credit unions and their ATM's.

You can find a link to all of these items on our website at milltowncu.org under links.



**NO EQUITY IN YOUR HOME?
NO PROBLEM!
UNSECURED HOME
IMPROVEMENT LOANS
AS LOW AS 7.00%* APR**

Direct Deposit of IRS Refunds

Receive your IRS funds, quicker, safer and seamlessly with Direct Deposit.

Here's how:

Mill Town CU's Routing Number: 325180540

Account Number: Savings - your 5-digit account number followed by two zeros

Checking: Use all twelve digits beginning with 78990 (this account number is on the bottom of your checks)

If you are unsure of the number to use, please call us. We want to make sure your funds are placed where you want them.

Meet the Staff

Dawn Grinton is our new Operations Supervisor. She grew up in Skagit County but moved to the Snohomish county area in 2016. She has been in banking for 23 years and is excited and looking forward to learning about Mill Town Credit Union and their members.

SHARE CERTIFICATES

\$2500

MINIMUM DEPOSIT

6 Mo.	.30%	.30% APY
1 Year	.45%	.45% APY
3 Year	.85%	.85% APY

DIVIDENDS 4TH Quarter 2018

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

APY = Annual Percentage Yield.

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

Laura Leuze CEO

Bryan Blomgren

Annette Flick

Kathy Gleason

Dawn Grinton

Cindy Kyle

Nubia Mabbutt

Dara Nilsson

Jackie Sonmore

Jeff Vaa

Teresa Whalen



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

Of Directors

Kit Andreason Chairman

Mike Sheehan Vice Chair

Sue Parks Secretary

Laura Leuze Treasurer

Mike Harness Director

Tami Henderson Director

Tom Norcott Director

Roxanne Olason Director

Heather Wallace Director

G. Bob Wheeler Director

Supervisory Committee

Bob Burk Chair

Jodeane Parenti

Mike Sheehan

Credit Committee

Denver Hicks

Don Hunsley

Laura Leuze

Darrell Moffatt

G. Bob Wheeler

Don Zevenbergen

Holidays

We will be closed on:

January 1, New Year's Day

May 25, Memorial Day

July 4, Independence Day

September 2, Labor Day

November 11, Veteran's Day

November 28, Thanksgiving Day

December 25, Christmas Day



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