



YEAR IN REVIEW

We would like to thank our members for helping us make many donations this year!

This year we have donated to the Everett Boys and Girls Club, Eagle Wings DisAbilities, The Salvation Army, The Marysville Soroptimist, Volunteers of America Food Bank, Madres De Casino Road, The Greater Marysville Chamber of Commerce and Linc NW. From Backpacks, to food, to socks and more! We were able to help many organizations this year with the items needed for our community. Thank you!



Enhanced Security for our Online Banking

When you logon into Online Banking, you will be asked to set up 5(five) new security questions and choose/add a phone number to receive one-time passcodes. This is being done to ensure safety and security for your accounts. If you have any questions, please contact us at 425.252.5139.

Loan Rates*

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

Home Equity Lines Of Credit	8.50%
Unsecured Home Improvement Loans	7.00%
Mobile Homes	9.50%
New Auto	6.75%
Used Auto	6.75%
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 Mobile	9.50%

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

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 2nd Quarter 2024

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

APY = Annual Percentage Yield. Rates effective as of June 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.

Congratulations and Welcome!

We are excited to announce the promotion of Mayra to VP of Operations, Lyle to Accounting Specialist, Scott to Lending & Collections Supervisor, and Stacy to Collections & Account Recovery. We are pleased to announce a new edition of Cora Amor-Gamiao. Way to go Team!



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.

A Credit Card with you in Mind!

A Mill Town VISA Credit Card is the perfect credit card for the New Year! With a fixed rate of 9.50% and no Annual Fee- now is the time to apply! Interested in applying? Just visit milltowncu.org or call us at 425.252.5139. Change out your Credit Card today and save that yearly annual fee and save on the interest rate too!



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!

Mill Towns Valued Staff

Cindy Kyle CEO
Fiona Deraitus
Cathy Henry
Fatima Mata
Camille McGruder
Mayra Negrete
Scott Olson
Taresa Remien
Jackie Sonmore
Lyle Tenderholt
Stacy Torres
Cora Amor-Gamiao

Holiday Closures

New Years Day
Presidents Day
Martin Luther King Jr Day



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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	Security
	/Treasurer
Shelli Kuhlen-Gilbert	Director
Neil Maddy	Director
Tom Norcott	Director
Roxanne Olason	Director
Joe Ward	Director
Al Dams	Director

Supervisory Committee

Bob Burk	
Don Hunsley	Chair
Mike Harness	
Jodeane Parenti	

Credit Committee

Shelli Kuhlen-Gilbert
Condy Kyle
Darrell Moffatt
Sue Parks
Don Zevenbergen

Mobile Deposit

Did you know that we offer Mobile Deposit? Mobile deposit allows you to do your banking from the comfort of your home! Just snap, click and deposit your check! It's simple, fast and convenient. No more running to the credit union, no wasted gas or time. All you need is to download our Mobile App from either the Apple Store or Google Play and you will have it at your fingertips. Instructions will walk you through taking pictures of the front and back of the check, making sure of the endorsement, and transmit.

For a question on our mobile app or mobile deposit, please call us at 425.252.5139.



Fake Fraud Alerts

Scammers pretend to be your bank and companies you might know and send messages about a supposedly suspicious transaction. If you reply, they call you and tell an elaborate story about fraud using your identity. They promise to help but instead drain your account.

What to do: Don't click on a link in an unexpected message. If you think the message might be legitimate, contact the company through their official app, website, chat, or customer service phone number. Don't call back the number that called you or a number someone left in a voicemail or text message.

Fake Investment Opportunities

Scammers reach out to people through social media with "special" opportunities to invest in cryptocurrency. They guarantee big returns with little or no risk. If you take the bait, they direct you to a spoofed site where you think you're investing. But you're not. It's a fake site. After they've gotten as much as they think they can get from you, they shut down the bogus website and disappear with your money.

What to do: Don't believe anyone who guarantees you can earn a lot of money on an investment with little or no risk. All investments have risks so research the opportunity before you invest.

Fake Invoices

Scammers send you a bogus email about renewing a subscription or membership you never signed up for. For example, they might pretend to be from Geek Squad, Best Buy's tech support service. The email says they'll charge you hundreds of dollars to renew your membership unless you call to cancel within 24 hours. If you call (which you should not do) the scammers ask for remote access to your computer, install spyware, and drain money from your bank account.

What to do: If you think the message might be legitimate, contact the company through their official app, website, chat, or customer service phone number.

If you see a scam like this, or any other scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).