



Mill Town Press

Summer 2010

Mill Town Credit Union News and Information

Rates are low so finance with Mill Town!

Now is a great time to finance, or refinance a loan from another institution with Mill Town Credit Union.

- Auto loan rates as low as **4.75%** APR*
- Boat, RV and motorcycle rates as low as **4.99%** APR*
- Home equity loans, home equity lines of credit and mortgage rates are at historical lows. Contact us for our current rates!

BILL PAY IS FREE (and easy to use!)

Pay your bills in a manner of minutes, save on postage, time and avoid licking the nasty glue on payment envelopes. Contact us and we'll be happy to walk you through getting your bills set up online!

9.50% APR VISA® Credit Cards

Recent federal regulation changes relating to credit cards have resulted in rate increases on the cards you may have with other lenders. Now is a great time to apply for a Mill Town Credit Union card. Some of the benefits of our card include:

- **9.50%** APR rate
- No annual fee
- No balance transfer fees
- No over limit fees
- No hassles

Contact us today
for an application.

The Supervisory Committee is conducting routine account verifications.

If you disagree with any information on your statement, write to:
Mill Town Credit Union
Supervisory Committee
P.O. Box 722
Everett, WA 98201

Loan Rates*

In effect 6/30/10, as low as APR:

First Mortgage	5.77%
Second Mortgage	5.77%
Home Equity Lines Of Credit	3.27%
Mobile Homes	4.99%
Autos	4.75%
Motorcycles, ATVs, Snowmobiles, Jet Skis, and Tractors	4.99%
Motor Homes, Campers, Travel Trailers, and Boats	4.99%
Unsecured	12.00%
Share Secured	3.00%
Line of Credit	12.00%
VISA® Card	9.50%

* APR = Annual Percentage Rate. Rate based on credit and term. Rates valid as of June 30, 2010 and are subject to change without notice.

Protection from ATM/Debit card scams

Awareness can protect you from debit and credit card fraud. Another scheme fraudsters are now using is skimming. 'Skimmers' are devices that are installed over an existing card reader and designed to steal debit card numbers and corresponding account information stored on the card's magnetic strip. They often are camouflaged to fit gas pumps and ATMs, and they may be equipped with hidden cameras. The cameras take snapshots of debit card PIN numbers as consumers enter them. Once the scammers have acquired the account information, they use it to make a bogus card and then unauthorized purchases and withdrawals.

Follow these tips to protect your card and PIN:

- **Awareness is the best defense.** It can be difficult to avoid the scam entirely, but you can mitigate the effects by carefully monitoring your accounts.
- **Pay close attention to the card reader you are using.** If it 'looks odd' or something out of the ordinary, a skimming device may be in place. Don't use it and contact the owner or manager of the company immediately.
- **Ensure that no one can see you entering your PIN.** Use your body or your opposite hand as a shield.
- **Memorize your PIN.** Never keep your card and PIN together.
- **Watch your statements and monitor your accounts online** to track debits closely. Watch for any unauthorized withdrawals or otherwise suspicious activity.
- **Try to use an ATM that is located in a very public place or is located inside a credit union or bank lobby.** Scammers are less likely to tamper with machines in those locations.

As always, contact us immediately if you suspect any fraud or notice any unauthorized transactions on your accounts.

Summer Notes...

E-statements are available – Get your savings and checking statement a week earlier, save natural resources and eliminate statements lingering in your mailbox for identity thieves.

First quarter e-statement drawing winners were Steven Phillips, Gene Goosman, Wendy Jo Fontaine, Barbara Hoskin and Tom Davis.

MILL TOWN CREDIT UNION Privacy Notice

YOUR RIGHT TO FINANCIAL PRIVACY

Every consumer has the right to know the privacy policies and practices of financial institutions they deal with in respect to information sharing with both affiliates and on affiliated third parties. This notice describes our privacy policies and practices.

Definitions:

We, our and us: This will always mean Mill Town Credit Union.

You and Yours: Our members with whom we have a continuing relationship through one or more accounts, and also someone who may have applied for a loan but was declined.

Publicly Available Information: Information that is lawfully available to the general public from official public records (such as real estate records or security filings), information from widely distributed media (such as telephone books, television, radio or newspaper) or information that is required to be disclosed to the general public by Federal, State or Local law (such as securities filings).

Nonpublic personal information: Personally identifiable information that is not available from public sources (as described above).

Privacy Notice

Categories of Information We Collect

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications or other forms;

Information about your transactions with us or others; and

Information we receive from consumer reporting agencies.

Categories of Information We May Disclose About You

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

Confidentiality and Security

We restrict access to your personal and account information to those employees and volunteers who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

INTERNET GAMBLING IS ILLEGAL

With the dramatic increase in Internet-based wagering, Congress has acted to ensure that illegal Internet gambling is thwarted and has enlisted credit unions to assist in this effort. Under Federal rules, credit unions must have policies and procedures in place to block transactions that finance Internet gambling by credit and debit cards.

Credit unions are required to notify commercial members that illegal Internet gambling transactions are prohibited and cannot be processed through the credit union.

SHARE CERTIFICATES

\$2500

MINIMUM DEPOSIT

6 Mo.	.85%	.85% APY
1 Year	1.00%	1.00% APY
3 Year	2.00%	2.02% APY

DIVIDENDS 2ND Quarter 2010

Youth	5.75%	5.88% APY
Shares	.75%	.75% APY
Drafts	.25%	.25% 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.

HOLIDAYS

WE WILL BE CLOSED

MONDAY, SEPTEMBER 6

FOR LABOR DAY

We continue to have extraordinary expenses assessed by the government insurance fund to help stabilize it due to financial institution failures. These expenses decrease our net income on which our dividends are based.



2516 W. Marine View Drive
Everett, WA 98201

Phone 425-252-5139

800-819-9093

Fax: 425-259-1361

E-Mail mtcu@tgi.net

Web www.milltowncu.org

Office Hours

Monday–Friday 8 AM to 5 PM

24 Hour Personal Teller

425-252-9080

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

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