

financial FOCUS



Head into the New Year with **A GREAT SAVINGS PLAN!**

HAVE YOU EVER STOPPED AND CONSIDERED

how much you actually spend during the holiday season? You might be surprised. According to a recent survey conducted by BIGresearch for National Retail Federation, the average US consumer plans on spending \$923.36 this year on holiday-related items! And, would you believe this is actually a reduction over past years? If the thought of heading into 2008 with a stack of credit card bills gives you a case of the holiday blues, we'd like to suggest a refreshing alternative. Saving. This doesn't mean you have to be a Scrooge when it comes to gift giving, it just means you set some aside to ensure a great start to your new year. At Rainier Pacific, we offer a host of savings options and have knowledgeable staff ready to help get you started. Here are a couple of our most popular savings choices.

Money Market Accounts

Think of a money market as a savings account with checkbook access. And, in most cases, the interest rates that come with these accounts outpace their traditional savings counterparts. Many customers enjoy having a money market account as an emergency fund, because it's easy to tap into when you need it. When you open your account with Rainier Pacific, you'll also be able to monitor your account online, review interest postings, and even make transfers to and from your other Rainier Pacific accounts.

Certificates of Deposit

A CD is a great choice if you know you won't be needing the money any time soon. If you're able to "lock up" your funds for a set term, the payoff can be truly rewarding. CD rates are some of the highest you'll find with traditional banking products and they are guaranteed for the entire term you decide on.

Whether you go with a money market, CD, or traditional savings option, you'll be pleased to know that your funds are insured by the FDIC*. Come on in to your nearest Rainier Pacific branch today for a free review of your accounts and to discuss the best savings options for your lifestyle. Or, give us a call at (800) 228-2858 and we'll help make sure you end this holiday season as merry as possible!

*Funds insured up to \$100,000 per deposit account.

Interested in earning more interest?

Then discover our Premier Money Market Account!

4.25% APY*
\$25,000 Minimum Balance

Enjoy this great rate AND the flexibility you need when you move funds from another financial institution. Open your account today and start earning your interest!

*APY=Annual Percentage Yield. APY effective as of 12/1/07 and is subject to change without notice. A minimum balance of \$25,000 must be met to obtain the promotional APY. A minimum balance of \$25,000 must be met otherwise a \$25 monthly maintenance fee will be assessed. Penalties can reduce earnings on the accounts. You may make up to six (6) preauthorized, automatic, telephone, internet, audio response transfers, or bill payments to another account of yours or to a third party during any calendar month. Of these six (6), you may make no more than three (3) transfers to a third party by check or debit card purchase. Bonus does not apply to this promotion.



For Your **INFORMATION**

Remember our VISA gift cards for your holiday giving!

Have someone on your shopping list that's difficult to buy for? We have a solution for you. Just drop into your nearest Rainier Pacific branch and ask about our VISA gift cards. Tell us how many you'd like to purchase and the amounts of each. Then we'll get them set up, deduct your account, and send you on your way. Because these cards are good virtually anywhere VISA is accepted, you're sure to give the perfect gift!



NEED TO reach us?

CALL CENTER & GENERAL INFORMATION
253-926-4000 or 1-800-228-2858
By fax 1-866-560-0564 Attn: Call Center

TELEPHONE BANKING
253-926-4000 or 1-800-228-2858,
then press "1"

INTERNET BANKING
www.rainierpac.com

BUSINESS BANKING
253-926-4000

REAL ESTATE LOANS
253-926-4000

RAINIER PACIFIC INSURANCE SERVICES
253-926-4065
253-926-4045

RAINIER PACIFIC FINANCIAL SERVICES
253-926-4020 Pearl Street
253-926-4116 South Hill

EMPLOYMENT OPPORTUNITIES
253-926-4000

BRANCH LOCATIONS

TACOMA
1498 Pacific Avenue
2525 N Proctor
1211 S Pearl Street

UNIVERSITY PLACE
4704 Bridgeport Way W

LAKESWOOD
6015 100th Street SW

GIG HARBOR
3123 56th Street Court NW
4949 Borgen Boulevard

PUYALLUP
11821 Canyon Road E
109 35th Avenue SE
17510 Meridian E

SPANAWAY
16120 Pacific Avenue

FEDERAL WAY
33650 21st Avenue SW
1900 S 320th Street
35007 Enchanted Parkway S

BRANCH LOBBY HOURS
Monday–Thursday 9:00 a.m. to 5:30 p.m.
Friday 9:00 a.m. to 6:00 p.m.
* Saturday 9:00 a.m. to 3:00 p.m.

DRIVE UP HOURS
Monday–Thursday 9:00 a.m. to 5:30 p.m.
Friday 9:00 a.m. to 6:00 p.m.
* Saturday 9:00 a.m. to 3:00 p.m.

TELEPHONE CENTER HOURS
Monday–Friday 7:00 a.m. to 7:00 p.m.
Saturday 9:00 a.m. to 3:00 p.m.
* Not available at 1498 Pacific Avenue

HOLIDAY Closing

Tuesday, December 25 Christmas Day
Tuesday, January 1 New Year's Day

WITH THE NEW YEAR AROUND THE CORNER, it's a good time for an Insurance Checkup



Don't wait until you have to make a claim to learn your insurance coverage is inadequate! Let our talented team of licensed agents see what we can do to improve your coverage and lower your premiums. For a free, no-obligation quote, please visit one of our Insurance locations, located within the following Rainier Pacific Bank branches, or contact us at 253-926-4045.

- Downtown
- Federal Way - 320th
- Gig Harbor North
- Gig Harbor
- Lakewood
- Meridian
- Pearl
- South Hill
- Spanaway
- University Place

Rainier Pacific Insurance Services Representatives are licensed agents. The insurance products purchased or sold are not 1) insured by FDIC, 2) are not deposit or other obligations of the Bank and 3) are not guaranteed by the Bank.

ONLINE GIFT CARDS just got better!



We've made some enhancements to our online gift giving service, and just in time for those last minute holiday gifts! When you log onto Bill Pay through our secure Internet Banking, you'll notice a new "Gift Cards" tab. Best of all, you'll find we've added a number of additional merchants to select your gift cards from – including Lowe's, Barnes & Noble, and Exxon/Mobile. As always, your purchase will be deducted directly from your checking account and is completely safe and secure. If you've not checked out this convenient feature yet, we invite you to do so today!



COMMUNITY Corner

Rainier Pacific United Way Campaign a Success!

Every year, Rainier Pacific employees demonstrate their commitment to our community by organizing a United Way Campaign. The Campaign includes many special fundraising activities, including a special auction night. All the funds raised go to the United Way of Pierce County which helps ensure vital services, such as food and emergency housing, remain available to the people who need them most.

This year, employees decided to set an ambitious fundraising goal of \$125,000. We've exceeded the goal and raised \$127,459 – setting a new Rainier Pacific record!

Thank you to all of our employees who made this year a success! And thank you to the United Way of Pierce County who makes a difference in the lives of people in our community every day.