

financial FOCUS



WHAT'S YOUR HOLIDAY SHOPPING STYLE? LET US HELP!

When it comes to holiday shopping, everyone has their own style. Maybe you buy gifts throughout the year, determined not to let the holiday season creep up on you. Or maybe you enjoy the thrill of waiting until the last minute and making a mad dash to a crowded mall. Whatever your style, at Rainier Pacific, we've got you covered.

Your Style: **The Online Shopper.**

If you prefer to avoid traffic, lines, and noise, you're not alone. In the last few years, there has been a dramatic increase in the number of people who prefer to do their holiday shopping online. And if you like to find just the right gift at the right price, there's good reason why. By shopping online, you avoid driving from store to store and thus, wasting time and gas. You are also not limited to merchants in your area – you have access to merchants across the globe.

In order to make online purchases, it's important to know that your transactions are secure. At Rainier Pacific, we are pleased to offer a complementary service on ALL our VISA Credit Cards. It's called Verified by VISA® and it allows you to password protect your VISA. Then, when you make a purchase on one of the participating merchant's websites, you can be assured you have one extra measure of protection. For more information and easy-to-follow instructions, visit our website at www.rainierpac.com.

Your Style: **Classic Holiday Shopper**

Truth be told, you actually enjoy shopping among the crowds. Maybe it's a tradition to get a hot latte as you stroll along storefronts decked out in holiday lights and tinsel. For you, the fun is all in the season.

If this is your style, we'd like to suggest you leave your cash and credit cards at home and head out with your Rainier Pacific VISA Debit Card. Our VISA Debit Card gives you true purchasing power because it's accepted anywhere the VISA logo is displayed – currently millions of locations worldwide! And because the money is taken right from your checking account, you won't have to worry about interest accruing or a bill to pay later. When you're done shopping, hop online to our Internet Banking and you'll be able to view your transactions as soon as they are processed. As far as security goes, you have 24-hour support for protection against fraud.

Your Style: **The Notorious Last Minute Shopper**

If you are the one in the family who is known to sneak off the night before to go gift hunting, you can change your reputation this year. Did you know you can purchase pre-loaded VISA gift cards at Rainier Pacific? These make great, convenient gifts that the recipient can redeem anywhere VISA is accepted. Come on in to any of our branches and your holiday shopping is done!



For Your INFORMATION

Win \$5,000 home decorating shopping spree with Online Bill Pay!

Online Bill Pay makes paying all your bills simple, secure and fast, leaving you time for the important things this holiday season! Login now and schedule your recurring bills - then forget about them! In addition, any Online Bill payment that you make between November 1 and December 31 could help you **WIN \$5,000** to spend on doing what you really enjoy! Whether you're new to Online Bill Pay or you've been using it for years, you'll receive an automatic entry into our contest each time you pay a bill online. The more bills you pay, the more chances you have to win!

No purchase necessary. Void where prohibited.
For complete rules and additional information, visit <http://promo.orcc.com/holiday2007/rules.html>.



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

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

LAKEWOOD

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

Monday, November 12 Veterans' Day
Thursday, November 22 Thanksgiving Day

BANK GREEN WITH ONLINE BILL PAY!



At Rainier Pacific, we believe caring for the environment starts with the small choices we make every day. And those small choices can really add up. Consider this: if every American household paid their bills online, we could cut solid waste by 1.45 billion tons! Switching to Bill Pay is just one of the ways you can help reduce paper waste. Not a Rainier Pacific Online Bill Pay user? Call us at (800) 228-2858 or visit any of our branches to get started today!

Have you considered other ways you can "Bank Green?" Below is customer Nita Cameron's suggestion for banking green: "I pay almost all my bills online to save on paper and postage. I try to coordinate trips to the bank with other necessary trips to the store."

Nita is the winner of a \$100 VISA gift card for her winning submission.

SCHEDULE YOUR ANNUAL FINANCIAL CHECK-UP.



You schedule an annual check-up with your doctor, but when's the last time you scheduled a financial check-up with your Rainier Pacific Financial Services Representative? It might be an overlooked item on your to-do list, or maybe even an item you've never considered. Either way, it's a good practice to get into. At Rainier Pacific, customers can meet with one of our Representatives for free and discuss such things as retirement, college savings plans, life insurance, tax preparation, and much more. Make sure your money is working for you the best way it can. To schedule a free, no-obligation review, please call (800) 228-2858 and ask to speak with one of our Financial Services Representatives.

GIFT GIVING JUST GOT EASIER.

Need to send a holiday gift to an out-of-state friend or relative? Let us suggest purchasing a merchant gift card through Rainier Pacific's Online Bill Pay! Just log on to your account, and select the "CardHQ" tab from the top of your Bill Pay screen. Then select the merchant of your choice – LL Bean, Best Buy, and Starbucks are just a few! Fill out the recipient information and submit! We'll handle the processing and shipping, and you can cross the name off your shopping list! To get set up with Online Bill Pay, please call (800) 228-2858.