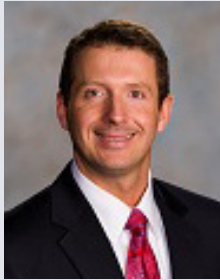


# COMMUNICATOR

## MUSKOGEE FEDERAL CREDIT UNION

### Sign Up Now for Your Complimentary Retirement Analysis

Provided by David Trusler, MBA, AAMS • Financial Advisor, MEMBERS Financial Services



**Have you taken the time to calculate how much money you'll need to set aside for your retirement? Chances are you haven't. According to the 2006 Retirement Confidence Survey**

**from the Employee Benefit Research Institute (EBRI), only 42% of workers have calculated their retirement savings needs. Yet this study shows that those who have done this calculation have more realistic goals and are saving more.**

#### Get a Professional Analysis Done Today

As one of your most valuable member benefits, the MEMBERS Financial Services program will offer all members of Muskogee Federal Credit

Union a complimentary retirement analysis using our sophisticated retirement planning software. Whether you're just starting to save, or you're getting close to retirement or already living in retirement, this analysis will provide you with solid recommendations to help you achieve your unique vision of retirement.

What are the alternatives to a professional analysis? According to EBRI, 73% of those who have not done a calculation simply guess at the estimate. About 10% read or heard about how much is needed. The rest haven't even tried to guess at the estimate. For 30 minutes or less of your time, you can get a feeling of confidence knowing you have a plan in place. Even if you've already done an analysis, you'll be sure to find value in a second opinion.

#### Retirement, Insurance and Investment Services for Life

When it comes to planning your retirement, we understand the importance of a trusted partner.

Call David Trusler, the MEMBERS Financial Services Representative, today at 918.684.3979 for a no-cost, no-obligation appointment. Be sure to bring any paperwork that will help David understand your situation better such as account statements, tax forms, retirement plan information. If married, it's best that both you and your spouse attend.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, A Registered broker/dealer and Investment Advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

## Make Music Muskogee

*Muskogee Federal Credit Union participated in the 1<sup>st</sup> annual Make Music Muskogee event.*

Muskogee is the first "Make Music" city in Oklahoma that is part of the worldwide Make Music Day celebration of music held annually on the summer solstice. Completely different from a typical music festival, it is open to anyone. Observed on the same day in over 750 cities around the world, it is the world's largest annual music event.

Muskogee Federal Credit Union hosted live music performances at our Main Office located at

1910 W Shawnee Avenue on Thursday, June 21st. The event featured performances by:

- Crystal River featuring Cookie Eller, Jodie Green, Faye Wingo, G C Moore, and Herb Battenfield;
- Tamarkeya Oliver;
- Kynlee Nelson; &
- Stephen McClurg

MFCU employees grilled hot dogs for all in attendance. We were very excited to have the

opportunity to be a part of this community event.

Make Music Muskogee, Inc. is a State of Oklahoma and federal 501(c)(3) tax-exempt nonprofit organization that hosts the annual, free, live musical celebration throughout the city on the first day of summer. Make Music Muskogee also hosts other "Make Music" events to further artistic, charitable, and educational endeavors.



# Error Resolution Notice

Some transactions to your account may be accomplished electronically. In the event an error occurs or you have a question about this type of transaction, you should be aware of the following:

In case of errors or questions about your electronic transfers call us at

918-683-3460 or write us at the following address, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt:

**Muskogee Federal Credit Union**  
 1910 W Shawnee, P.O. Box 129  
 Muskogee, OK 74402-0129

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any)
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a point-of-sale transaction processed by Visa and 20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts or point-of-sale or

foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction processed by Visa and 20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**ANNOUNCEMENTS:**  
**Now available!! View or print checks that have cleared your account through online/mobile banking.** Sign on to online/mobile banking to view or print your checks. Simply click on the check number to view or print the image. While you're there, sign up for eStatements!

**Reminder....**be sure to update your account beneficiary. See a Member Services Representative to fill out the beneficiary form. Take this simple step to protect yourself and your loved ones.

**Muskogee Federal Credit Union wishes to congratulate Muskogee Chief of Police Rex Eskridge on his retirement.** Thank you for your hard work and dedication to the city of Muskogee and its citizens over the last 49 years. You will be greatly missed!

**LIMITED TIME OFFER: 25 month Bump Up Share Certificate 1.21% APY\*** Start with a great rate and have the opportunity to increase your rate one time over the 25-month term. Speak to a Member Services Representative for more details.

## Dividend News

### Regular Share Accounts-

\$100.00 and above 0.10% APY\* - Rates may change after account is opened.

Description	Annual	Current Rate:	Percentage Yield:
6 month CD (Min. Deposit - \$1,000 - \$74,999.99) .....		0.80%	0.80%
6 month CD (Min. Deposit - \$75,000 and over) .....		0.80%	0.80%
12 month CD (Min. Deposit - \$1,000) .....		0.95%	0.95%
18 month CD (Min. Deposit - \$500) .....		1.09%	1.10%
24 month CD (Min. Deposit - \$500) .....		1.25%	1.26%
25 month CD (Min. Deposit - \$500) .....		1.20%	1.21%
36 month CD (Min. Deposit - \$500) .....		1.29%	1.30%
48 month CD (Min. Deposit - \$10,000) .....		1.39%	1.40%
60 month CD (Min. Deposit - \$10,000) .....		1.49%	1.50%
<b>IRA's</b>			
18 month (Min. Deposit - \$50) .....		1.10%	1.10%

- Ask Member Services for further information about the fees and terms applicable to the advertised accounts.
- A penalty may be imposed for early withdrawal.
- Rates as of June 30th, 2018
- Ask about Roth & Educational IRA's
- \* Annual Percentage Yield



## Holiday Closings

- September 3rd • Labor Day
- October 8th • Columbus Day



### Muskogee Federal Credit Union

**Locations:** 1910 W. Shawnee & 3502 Chandler Road in Muskogee  
 4595 S. Muskogee Avenue in Tahlequah  
 Send all mail to P.O. Box 129 • Muskogee, OK 74402-0129

(918)683-3460 • (918)456-9105  
[www.mfcuonline.org](http://www.mfcuonline.org)