

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION



How to Weather A Bear Market

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

Tuesday October 30, 2018
Be sure to watch your email or check our website for the time and location.

For Reservations call:
Sara at 918.684.3927

or email:
sdriggers@mfcuonline.org

Join us for an Educational Seminar

- What is a bear market?
- How does behavioral finance affect decision-making?
- How do overreaction and bad decisions compromise long-term financial goals?
- How do I weather a bear market?

Space is limited. Call today!

Some products discussed in this seminar are annuities and are sold by prospectus. **Annuities are long-term insurance products designed for retirement purposes. Many variable annuities offer four main features: (1) a selection of investment options, (2) tax-deferred earnings accumulation, (3) guaranteed lifetime payout options, and (4) death benefit options. Before investing, you should consider the annuity's investment objectives, risks, charges and expenses. The prospectus contains this and other information. Please read it carefully. To obtain a prospectus, contact your advisor, log onto membersproducts.com, or call 888.888.3940.**

This workshop is educational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor. MEMBERS Insurance & Investments and MEMBERS are marketing name for the products, services and programs offered by CMFG Life Insurance Company (CMFG Life) and MEMBERS Life Insurance Company (MEMBERS Life) and other leading carriers. MEMBERS is a registered trademark of CMFG Life. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. **Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by any depository or lending institution.**

Choose Muskogee Federal Credit Union For Your Home Loan



NMLS #757281

Meet Robin Baker
Your trusted MFCU mortgage professional

We offer

- conventional purchase or refinance mortgages
- 2nd mortgage loans &
- Home Equity loans



Visit Robin at the Chandler Branch
located at 3502 Chandler Road or give her a call at 918.684.3952



Important Information Regarding Non-Visa Debit Transactions on Visa Branded Debit Cards

We have enabled non-Visa debit transaction processing. This means you may use your Visa® Debit Card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: PULSE Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa® Debit Card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale-terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

The electronic bill payment (EBP) system through MY CU Services will be performing scheduled maintenance October 20-21, 2018. During this time, the EBP system will be unavailable from 10:00 p.m. CST on Saturday, October 20, 2018, to 4:00 a.m. on Sunday, October 21, 2018. We apologize for any inconvenience.

Muskogee Federal Credit Union Supports the Bridges Out of Poverty Program

Muskogee Federal Credit Union sponsored a meal for the Bridges Out of Poverty students and their families on Tuesday, September 11, 2018. MFCU employees helped serve the meal and had a great time working with the Bridges Out of Poverty team.



From left to right: Misty Harris, Joanna Riley, Dana Brown, Patti Sallee, Robin Baker & Brittney Frix

Muskogee Bridges Out Of Poverty empowers low income families to radically change their lives by discovering and overcoming barriers to success. It focuses on empowering those in poverty to investigate the barriers in the community that keep people from getting ahead and educates the entire community on the complexities of poverty. Using the concepts developed by Dr. Ruby Payne, Phil DeVol, and Terri Dreussi Smith in their book Bridges Out of Poverty, the initiative seeks to empower those in poverty to identify and use the abilities they already have to solve their own problems through analyzing their realities. Community workshops for business, industry, schools, colleges, city employees, churches, police and fire departments, local service providers and interested community volunteers are available upon request.

The Getting Ahead In A Just Getting By World class is a 20-week class held every Tuesday evening, 5:30-8:30 pm starting in August and January. Dinner is provided to all participants and their children, and supervised childcare is provided while parents are in class.

International Credit Union Day



October 18, 2018 will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers

decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Muskogee Federal Credit Union plans to celebrate International Credit Union Day with random acts of kindness in Muskogee and Tahlequah on Thursday, October 18, 2018.

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)	0.90%	0.90%	0.90%
6 month CD (Min. Deposit - \$75,000 and over)	0.90%	0.90%	0.90%
12 month CD (Min. Deposit - \$1,000)	1.09%	1.09%	1.10%
18 month CD (Min. Deposit - \$500)	1.24%	1.24%	1.25%
24 month CD (Min. Deposit - \$500)	1.35%	1.35%	1.36%
25 month CD (Min. Deposit - \$500)	1.30%	1.30%	1.31%
36 month CD (Min. Deposit - \$500)	1.44%	1.44%	1.45%
48 month CD (Min. Deposit - \$10,000)	1.54%	1.54%	1.55%
60 month CD (Min. Deposit - \$10,000)	1.64%	1.64%	1.65%
IRA's			
18 month (Min. Deposit - \$50)	1.29%	1.29%	1.30%

- 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 September 30th, 2018
 - Ask about Roth & Educational IRA's
- * Annual Percentage Yield



Holiday Closings

- November 12th • Veteran's Day**
- November 22nd • Thanksgiving**
- December 25th • Christmas**
- January 1st, 2019 • New Year's Day**



CREDIT UNION

Muskogee Federal Credit Union

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