

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION

Financial Fitness News

Resolve to Budget, Save, and Invest in the New Year

January is a good time to take stock of your personal finances. You can make positive changes to your spending and saving habits, whether it's making a New Year's resolution to get spending under control, figuring out how to save for a down payment on a house, or analyzing your investment portfolio. Many people, however, don't know where to start.

Where are you now?

Start with a personal assessment. Ask yourself: Do you track where your money goes? Have you identified your spending leaks? Do you have a written spending plan? Do you have an emergency or rainy-day fund? Do you live within your means? Do you have written financial goals?

Know the difference

Many people think that if they don't overdraw their financial accounts,

they're doing just fine. But that's not the whole story. Not even close. Having a plan for different aspects of your life is essential. Consider a plan where you:

- **Budget ... for short-term goals.**
- **Save ... for medium-term goals.**
- **Invest ... for long-term goals.**

Ask for help

Budgeting, saving, and investing are essential components of financial well-being, and they require different strategies. Your friends at Muskogee Federal Credit Union can help you get started. Come by any of our three locations today so we can help you start the New Year on the right financial footing.

Now Available Muskogee Federal Credit Union can now debit your MFCU loan payment from your account at another financial institution. Speak to your loan officer to sign up for this service.

COMMUNITY

ORNER

Muskogee Federal Credit Union employees are committed to giving back to the communities we serve. These are a few places where you may have seen us recently:

- **The Salvation Army Angel Tree at Arrowhead Mall - collects donations for children, seniors, and veterans;**
- **Downtown Muskogee Christmas Parade**
- **Muskogee Bridges Out of Poverty "Getting Ahead" Class Social & Dinner - designed to allow Getting Ahead Class "Investigators" and alumni to build their social network of business contacts.**

For the 26th year, MFCU employees have raised funds and collected donations to provide Christmas gifts for children residing at the Women in Safe Homes (WISH) shelter on Christmas day. Special care is taken to ensure each child has their special requested toys and the same number of gifts to unwrap.



Announcing!

Beverly Romine, Vice-President of Lending, has announced her retirement. Please join us for a reception in the lobby at our Main Office located at 1910 W Shawnee in Muskogee, on Friday, January 18, 2019, from 10:00 a.m.-1:00 p.m. Beverly has served 35 years as a Muskogee Federal Credit Union employee and will be greatly missed. Congratulations Beverly!

Muskogee Federal Credit Union will award a one-time \$500 scholarship to a graduating high school senior in the 2018-2019 school year. Applications are available at any of our three locations. Completed applications must be received by March 15, 2019.

Muskogee Federal Credit Union • 83rd Annual Meeting

April 18, 2019 • 7:00 P.M. • Bedouin Shrine Temple • 201 South 6th, Muskogee, Oklahoma

The Board of Directors of Muskogee Federal Credit Union has adopted an amendment to the bylaws concerning the voting procedures.

The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

A nominating committee has been appointed and they have nominated one member for each vacancy. A brief statement of their qualifications and biographical data is included in this notice. Nominations for vacancies may also be made by a petition signed by one percent of the members. Each nominee by petition shall submit a statement of qualifications and biographical data with the petition. The format shall be the same as is included with this notice. The nominations shall be accompanied by a signed certificate from the nominee(s) stating that they are agreeable to the nominations, and will serve if elected to office.

The closing date for receiving nominations by petition is March 8th, 2019. The Secretary shall cause all nominations to be posted in each credit union office by March 14th, 2019.

ARTICLE VI, SECTION 2: "ALL ELECTIONS SHALL BE DETERMINED BY THE PLURALITY-VOTE AND SHALL BE BY BALLOT, EXCEPT WHERE THERE IS ONLY ONE NOMINEE FOR EACH POSITION TO BE FILLED. NOMINATIONS SHALL NOT BE MADE FROM THE FLOOR, UNLESS SUFFICIENT NOMINATIONS HAVE NOT BEEN MADE BY THE NOMINATING COMMITTEE, OR BY PETITION TO PROVIDE FOR ONE NOMINEE FOR EACH POSITION TO BE FILLED OR CIRCUMSTANCES PREVENT THE CANDIDACY OF THE ONE NOMINEE FOR A POSITION TO BE FILLED.

ONLY THOSE POSITIONS WITHOUT A NOMINEE SHALL BE SUBJECT TO NOMINATIONS FROM THE FLOOR. IN THE EVENT NOMINATIONS FROM THE FLOOR, WHEN PERMITTED HEREIN, RESULT IN MORE THAN ONE NOMINEE FOR A POSITION TO BE FILLED, AND WHEN NOMINATIONS HAVE BEEN CLOSED, TELLERS SHALL BE APPOINTED BY THE PRESIDENT, BALLOTS SHALL BE DISTRIBUTED, THE VOTE SHALL BE TAKEN AND TALLIED BY THE TELLERS, AND THE RESULTS ANNOUNCED WHEN ONLY ONE MEMBER IS NOMINATED FOR EACH POSITION TO BE FILLED, THE CHAIRMAN MAY TAKE A VOICE VOTE OR DECLARE EACH NOMINEE ELECTED BY GENERAL CONSENT OR ACCLAMATION AT THE ANNUAL MEETING."



SHERYL TUVGESEN, SECRETARY

Members desiring to run for the Board of Directors by petition, should contact Sue McBride at 918/683-3460.

MUSKOGEE FEDERAL CREDIT UNION NOMINEES FOR BOARD OF DIRECTORS

Name: Wm. Robert (Bob) Taylor

Address: 305 Kingsbury Drive
Muskogee, OK 74403

Personal History

Married to Pam

2 sons, 1 daughter, 1 grandson, 4 granddaughters

Education/Training

BS in Accounting and Management from
Fontbonne College, Clayton, MO

Employment

Currently employed as Litigation Financial Analyst,
Contractor, US Attorney's Office
Supervisory Special Agent, Criminal Investigations,
US Treasury, 30 years, Retired

Qualifications

Member of MFCU since 1992
MFCU Board Member since 2017

Name: Paul Porter

Address: 2415 Hilltop
Muskogee, OK 74403

Personal History

Born in Kansas City, MO

3 children, 2 step-children, 12 grandchildren
3 great-grandchildren

Education/Training

Graduated from Kansas City College and Bible School
Earned 72 credit hours toward a business degree at
Drury University

Employment

Currently employed by Oklahoma Emergency Management
and Cornerstone Funeral Home
Corrugated Carton Industry 35 years-Retired 2005

Qualifications

MFCU Member since 1992
MFCU Board Member since 2007

Dividend News

Regular Share Accounts-

\$100.00 and above 0.15% APY* - Rates may change after account is opened.

Description	Annual	Current Rate:	Percentage Yield:
6 month CD (Min. Deposit - \$1,000 - \$74,999.99)		1.29%	1.30%
6 month CD (Min. Deposit - \$75,000 and over)		1.29%	1.30%
12 month CD (Min. Deposit - \$1,000)		1.49%	1.50%
18 month CD (Min. Deposit - \$500)		1.64%	1.65%
24 month CD (Min. Deposit - \$500)		1.74%	1.75%
25 month CD (Min. Deposit - \$500)		1.69%	1.70%
36 month CD (Min. Deposit - \$500)		1.79%	1.80%
48 month CD (Min. Deposit - \$10,000)		1.88%	1.90%
60 month CD (Min. Deposit - \$10,000)		1.93%	1.95%
IRA's			
18 month (Min. Deposit - \$50)		1.64%	1.65%

- 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 December 31st, 2018
 - Ask about Roth & Educational IRA's
- * Annual Percentage Yield



Holiday Closings

January 21st • Martin Luther King Jr. Day

February 18th • Presidents' Day



CREDIT UNION

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