

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION

Financial Fitness News

Welcome MEMBERS Financial Services Representative



A Message from the MEMBERS Financial Services Program located at Muskogee Federal Credit Union

Since 1995, Muskogee Federal Credit Union has been making a financial management service available to you through the MEMBERS Financial Services Program located at the credit union. We are pleased to introduce Gary McCoy as the new Financial Services Representative. Gary is a native of Lindsey, OK. He received a Bachelor of Science from North-eastern State University and attended graduate school at the University of Oklahoma. He has been married to his wife Rachele for 31 years and they share two daughters. Gary is looking forward to providing service to Muskogee Federal Credit Union members.

The MEMBERS Financial Services Program at Muskogee Federal is a personal financial management service that can help you identify your major financial goals and objectives, analyze your current financial situation, and recommend alternative methods to help you achieve financial security. With the MEMBERS Financial Services Program, you can have the tools necessary to manage your finances in the face of inflation, taxation, and other uncertainties of life.

If you would like to set up an appointment with Gary, please call 918.684.3927. There is no cost or obligation for the service...only a great opportunity to help yourself.

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**

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Muskogee Federal Credit Union's

Pee Wee Penguin

Summer Art Contest

The art contest is split between three age groups: ages 1-5 years old, ages 6-9 years old, and ages 10-12 years old. Art works will be displayed at the drop off location until July 31st and one winner will be selected from EACH age group on August 2, 2019. Winners will receive a \$50 deposit to their Pee Wee Penguin Savings Account along with a certificate.

*Must be a Pee Wee Account holder to enter. Go to www.mfcuonline.org to learn more about the art contest and our Pee Wee Penguin Youth Savings Club.



CONTEST RUNS JUNE 1 - JULY 31, 2019



Our new website is coming soon! www.mfcuonline.org

Congratulations Scholarship Recipients

Muskogee Federal Credit Union wishes to congratulate Ajanee Craft and Cade McCoy who were each selected to receive the 2019 Guadalupe "Wally" Duran Memorial Scholarship. Recipients are chosen based on their academic achievements as well as their service to the community. We wish you both the best of luck in your future endeavors.

Community Corner

Muskogee Federal Credit Union understands it has a corporate social responsibility to the communities we serve and recognizes the need to be involved in community projects and activities. Here are some places you may have seen us recently:

- Azalea Parade
- Exchange Club Chili and BBQ Cook-off
- Eastern Oklahoma State Spelling Bee
- Muskogee Azalea Cleanup
- Walk a Mile in Her Shoes International Men's March
- Muskogee Boots and Badges Blood Drive

In honor of National Police Week, MFCU recognized the police officers who provide security at our three locations. Each officer received a Certificate of Appreciation and a gift to say Thank You for their service and dedication. Police officers recognized were Jerry Jaynes, Devin Beach, Ron Yates, Brandon Harris, Jared Jones, Ken Hughey, Steve Young, and Elden Graves.



CONGRATULATIONS AMANDA!

Amanda Gardner was nominated for the Red Lobster Great People Award by a citizen in the Muskogee area for her volunteer work in our community. She was honored with a certificate, a lighthouse and gifts by General Manager Scott Haas from Red Lobster in Muskogee, OK on April 8, 2019. Amanda has been a MFCU employee since 2003 and oversees Marketing/Public Relations.



Dividend News

Regular Share Accounts-

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

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

- 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, 2019
 - Ask about Roth & Educational IRA's
- * Annual Percentage Yield



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.

Holiday Closings

September 2nd • Labor Day

October 14th • Columbus 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

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