

# COMMUNICATOR

## MUSKOGEE FEDERAL CREDIT UNION

# Financial Fitness News

## Smart Holiday Shopping Takes Planning and Control

You say it every year after the holidays: "Next year I'm going to spend less money." It's easy to get carried away. It can be just as easy to stay financially fit, even during the busiest shopping season of the year.

The Credit Union National Association, the trade association for credit unions, and the Consumer Federation of America, Washington, D.C., suggest these holiday spending tips:

- 1. Budget your spending and set goals:** Start with a realistic idea of how much you can spend on holiday gifts, food, travel, and so on. Add it up and really give some thought to what you can afford. Think about where you might cut back and stick to your budget.
- 2. Make a list:** Shop from a list to avoid impulse purchases that could leave you snowed under in debt at the end of the season.
- 3. Comparison shop:** Take the time to find the best deal. Fight the urge to get your shopping over with as quickly as possible, and, for the procrastinator: Don't wait until the last minute!
- 4. Trim your interest payments:** If you must pay with a credit card instead of using cash, use a card with a low-interest

rate. Now is a good time to look for a lower-rate card--start at your credit union.

- 5. Open a holiday club account:** Put some money in the account each month based on how much you spent this year. Arrange to have that amount automatically deducted from your paycheck; this way, next year you'll have all the money you need. Plus, you'll earn interest rather than making big interest payments to finance next year's holiday shopping.



### Muskogee Federal Credit Union's Pee Wee Penguin Summer Art Contest WINNERS



Christopher Neuzil- Age Group 1-5



Lily Harris- Age Group 6-9

Thank you to everyone that participated!  
You all did an AMAZING job!  
A special thank you to the Muskogee Art Guild  
for judging the contest.

If you  
haven't checked  
out our **NEW**  
website



## YOU ARE MISSING OUT

[www.mfcuonline.org](http://www.mfcuonline.org)

# Important Information

## Regarding Non-Visa Debit Transactions on Visa Branded Debit Cards

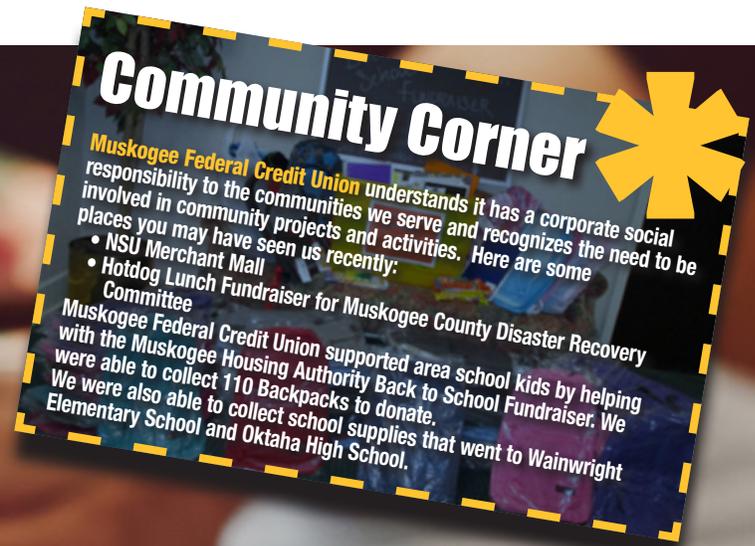
We have enabled non-Visa debit transaction processing. This means you may use your Visa® Debit Card on a PIN-Debit Network\* (a non-Visa network) without using a PIN.

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.



### 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:

- NSU Merchant Mall
- Hotdog Lunch Fundraiser for Muskogee County Disaster Recovery Committee

Muskogee Federal Credit Union supported area school kids by helping with the Muskogee Housing Authority Back to School Kids by helping were able to collect 110 Backpacks to donate. We were also able to collect school supplies that went to Wainwright Elementary School and Oktaha High School.



## 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) |        | 1.19%         | 1.20%             |
| 6 month CD (Min. Deposit - \$75,000 and over)     |        | 1.19%         | 1.20%             |
| 12 month CD (Min. Deposit - \$1,000)              |        | 1.29%         | 1.30%             |
| 18 month CD (Min. Deposit - \$500)                |        | 1.39%         | 1.40%             |
| 24 month CD (Min. Deposit - \$500)                |        | 1.44%         | 1.45%             |
| 25 month CD (Min. Deposit - \$500)                |        | 1.39%         | 1.40%             |
| 36 month CD (Min. Deposit - \$500)                |        | 1.49%         | 1.50%             |
| 48 month CD (Min. Deposit - \$10,000)             |        | 1.54%         | 1.55%             |
| 60 month CD (Min. Deposit - \$10,000)             |        | 1.59%         | 1.60%             |

### IRA's

18 month (Min. Deposit - \$50)..... 1.39%..... 1.40%

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



## Holiday Closings

- November 11th • Veterans Day
- November 28th • Thanksgiving Day
- December 25th • Christmas Day
- January 1st, 2020 • New Years Day



### Muskogee Federal Credit Union

Locations: 1910 W. Shawnee & 3502 Chandler Road in Muskogee  
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