

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION



HIDDEN HOLIDAY COSTS & HOW TO BEAT THEM

You already know about the gifts and decorations. Here are some holiday expenses you may have not included in your budget this year, along with creative ways to beat them.

WRAPPING PAPER



It all ends up in the garbage, but did you know that wrapping paper for your gifts can cost close to \$100?

SAVE BIG! By purchasing next year's wrapping paper in January, it won't go bad and you'll be ahead of your holiday expenses almost a full year in advance!

INTEREST ON CREDIT CARDS

Too many shoppers put holiday expenses on credit cards and then pay a whole lot more because of interest.



SAVE BIG! By sticking to debit cards and cash only. If you must use a credit card, be sure to pay your bill before it starts accruing interest.

LAST-MINUTE GIFTS

Who has time to shop for bargains when it's two days to Christmas and you've only just remembered your boss's kids?

ELECTRICITY

All those twinkling lights can cost a pretty penny – or more than an extra \$50 on your electric bill.

SAVE BIG! By switching your lights to LEDs. Also consider leaving your lights on for only a few hours a night, such as during the early evening hours.

EATING OUT

Last-minute holiday prep got you too busy to cook? You might be spending more than you realized on takeout food this month.

SAVE BIG! By cooking and freezing a few meals ahead of time for those crazy, hectic, pre-holiday evenings. If you can't hack it without buying dinner a few times this month, consider purchasing an entrée only and then adding your own sides, salads and beverages at home.



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.



Thank you Muskogee for voting us the **Best Credit Union** in the Reader's Choice Best of Muskogee 2020

CONGRATULATIONS!



Left to Right:
Dana Brown
Amanda Gardner
Joanna Riley

Left to Right:
Destiny Peacock
Kirsten Lopez



Left to Right:
Tia Smith
Sarah Geary



Seven Muskogee Federal Credit Union employees graduated the Financial Counseling Certification Program (FICEP) and are now Certified Credit Union Financial Counselors (CCUFC). FICEP is an enhanced and unique training program for credit union staff. Students learned the skills and knowledge necessary to assist and empower members to improve their financial well-being. Please join us in congratulating these employees for this achievement!

Dividend News

Regular Share Accounts-

\$100.00 and above 0.05% 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)		0.60%	0.60%
6 month CD (Min. Deposit - \$75,000 and over)		0.60%	0.60%
12 month CD (Min. Deposit - \$1,000)		0.65%	0.65%
18 month CD (Min. Deposit - \$500)		0.70%	0.70%
24 month CD (Min. Deposit - \$500)		0.75%	0.75%
25 month CD (Min. Deposit - \$500)		0.70%	0.70%
36 month CD (Min. Deposit - \$500)		0.80%	0.80%
48 month CD (Min. Deposit - \$10,000)		0.85%	0.85%
60 month CD (Min. Deposit - \$10,000)		0.90%	0.90%

IRA's

18 month (Min. Deposit - \$50)..... 0.70%..... 0.70%

• 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, 2020

• Ask about Roth & Educational IRA's

* Annual Percentage Yield



Special thank you to **Superior Graphics & Signs** for installing germ shields on every member facing desk at each location



Listen for us on Okie Country 101.7/ KTFX in Muskogee and Lakes Country 102.1/KEOK in Tahlequah during the OU/OSU Games

Holiday Closings

November 11th • Veteran's Day

November 26th • Thanksgiving Day

December 25th • Christmas Day

January 1st • New Year's Day



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



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