

# COMMUNICATOR

## MUSKOGEE FEDERAL CREDIT UNION

### Catch Signs of Identity Theft Early

Catch signs of Identity theft early by reviewing your credit report annually. Federal law allows you to obtain a free copy of your credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer reporting companies, Equifax, Experian, and TransUnion. For instant access to your free credit report visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

Pee Wee Penguin

## People Helping People

Muskogee Federal Credit Union along with our very own Pee Wee Penguin spent the day working the Red Kettle and ringing bells for The Salvation Army at Hobby Lobby in Muskogee. It was great to be out in the community we serve!

### Pictured Below, Left to Right:

Morgan Evans & Melanie Malone,  
Pee Wee & Heather Anderson,  
Bailey Henson & Kirsten Lopez,  
Teresa Gullett & Tiffany Wiedel



## The RAIN Method for Buying a Car

The average cost of a new vehicle today is around \$35,000. Whether you're looking for a brand-new car or a reliable used ride, you want to get the most for your money. The process can be made easier by following the RAIN method. First, meet with a member of the lending staff at Muskogee Federal Credit Union to secure your financing. They care about YOU! Then begin the RAIN process:

- 1. Research** - Check out Consumer Reports, Kelley Blue Book, and other sources to make sure the vehicle you want is reliable and right for you. Use the buyer's guide to find the wholesale price -- the price the dealership paid minus any rebates, hold-backs, or incentives. That is the price you'll use to negotiate.
- 2. Ask** - Ask the dealership for information about the average cost of upkeep. This information is critical as you examine the overall costs of the purchase. Insurance is another big cost. Contact your insurance company to find out the rates you can expect with the vehicle you are looking at.
- 3. Investigate or inspect** - If you're thinking of buying a new car, tell the salesperson at the dealership that on this trip you will be test driving only and not ready to make a deal yet. This is your opportunity to get a feel for the car. Will it meet your needs? How does it handle? Will you be happy with it for years to come? If you're buying a used vehicle, the inspection process is very important. Check out the exterior and interior. Take it for a test drive and see how it handles, how it accelerates and brakes. If everything looks good, take it to a certified mechanic for a full diagnostic check. It may cost you \$100, but not only will you get a detailed report of the condition, most will provide you with a list of problem areas and the cost to fix them. This will be helpful for your last step.
- 4. Negotiate** - Many people find the negotiation process is intimidating, but it's important if you want to get a good deal. Pick out two to three dealerships to visit. Tell the salesperson that you're checking out other dealerships and the one that offers the best deal will be getting your business. Ask them "What's the lowest price you can offer on this vehicle?" Take that number and visit your other dealerships. See which offer comes in the best. If you still aren't happy with the offers, tell them what you think is fair based on the research you have done. If they say no, move on.

Purchasing a vehicle is probably going to be the second largest expenditure in your life. Being prepared is key to getting the best deal. The staff at Muskogee Federal Credit Union wants to be there for you during that process.

## Important Electronic and Online Security Information

Muskogee Federal Credit Union wants to ensure the online protection of your Personal and Account information. Muskogee Federal Credit Union will not ask you to submit Personal or Account information via email or text message.

- For your protection, any electronic message sent from Muskogee Federal Credit Union, including member service emails or email/text message alerts, will require that you successfully login to our secure website at [www.mfcuonline.org](http://www.mfcuonline.org) before entering any personal information.
- If you ever receive an email or text message appearing to be from Muskogee Federal Credit Union that asks for personal information such as your Account Number, Personal Identification Numbers, or Social Security Number, DO NOT RESPOND. Please notify us immediately at (918) 683-3460.

### Responding to E-Mail, Text Message or Internet-Related Fraudulent Schemes

The number one rule is DON'T RESPOND! Call or contact Muskogee Federal Credit Union at our phone number of record (918) 683-3460 and let us know of the unusual message.

# Muskogee Federal Credit Union • 85<sup>th</sup> Annual Meeting

April 15, 2021 • 7:00 P.M. • Muskogee Civic Center • 425 Boston • Muskogee, Oklahoma

**Subject to change to virtual meeting format if necessary**

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 5th, 2021. The Secretary shall cause all nominations to be posted in each credit union office by March 11th, 2021.**

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 J. Thygesen*

SHERYL THYGESEN, 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: Clay McAlpine

Address: 218 Coventry Lane  
Fort Gibson, OK 74434

#### Personal History

Date of Birth: October 7, 1949  
Married to Peggy  
2 Children

#### Church Affiliation

Member First Baptist Church

#### Education/Training

Graduate Oklahoma State University  
Master in Civil Engineering Degree  
Licensed to practice in two states as a  
Professional Engineer & Surveyor  
Various Credit Union Seminars

#### Employment

Retired

#### Qualifications

MFCU Board of Directors - 26 years  
Served as Chairman 2 Terms  
Served as Treasurer  
Chairman of Building Committee

### Name: Shane McMahan

Address: 11350 W 775 Rd  
Hulbert, OK 74441

#### Personal History

1 Daughter

#### Education/Training

Bachelor of Science - Business Administration  
Northeastern State University  
Long Term Care Administrator  
Certified Safety and Health Official -  
CSHO General Industry  
Specialist in Safety and Health -  
SSH Construction Industry

#### Employment

Cherokee Elder Care - Tahlequah  
QAPI - Safety Specialist

#### Qualification

MFCU Member since 2004

#### Civic

First Baptist Church - Hulbert  
Sunday School Secretary, Sunday  
Morning Greeter, & Lead Usher

### Name: Gary Garvin

Address: 7777 Sally Brown Rd.  
Muskogee, OK 74401

#### Personal History

Date of Birth: September 7, 1964  
Married to Renee  
Daughter Lacey  
Granddaughter Abigail

#### Employment

City of Muskogee - 36 Years  
Assistant City Manager

#### Education/Training

Licensed through the Okla. State Dept. of Health as an  
Inspector in Electrical, Mechanical, Plumbing, and Building  
Certified Floodplain Manager  
CLEET - Law Enforcement Officer training  
American Planning Association  
Connors State College  
Various Public Funds and Credit Union Seminars

#### Qualifications

MFCU Member since 1990  
MFCU Board of Directors - 14 years  
Served as Chairman 1 Term  
Served as Vice-Chairman 4 Terms

## Holiday Closings

January 18th • Martin Luther King Jr. Day

February 15th • Presidents' Day

## Dividend News

### Regular Share Accounts-

\$100.00 and above 0.05% APY\* - Rates may change after account is opened.

Description	Current Rate:	Annual Percentage Yield:
6 month CD (Min. Deposit - \$1,000 - \$74,999.99)	0.15%	0.15%
6 month CD (Min. Deposit - \$75,000 and over)	0.15%	0.15%
12 month CD (Min. Deposit - \$1,000)	0.15%	0.15%
18 month CD (Min. Deposit - \$500)	0.20%	0.20%
24 month CD (Min. Deposit - \$500)	0.20%	0.20%
25 month CD (Min. Deposit - \$500)	0.20%	0.20%
36 month CD (Min. Deposit - \$500)	0.25%	0.25%
48 month CD (Min. Deposit - \$10,000)	0.30%	0.30%
60 month CD (Min. Deposit - \$10,000)	0.35%	0.35%

### IRA's

18 month (Min. Deposit - \$50) 0.20% 0.20%

• 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, 2020

• Ask about Roth & Educational IRA's

\* Annual Percentage Yield



# CREDIT UNION

## Muskogee Federal

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



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