

# COMMUNICATOR

## MUSKOGEE FEDERAL CREDIT UNION

### Is your car loan weighing you down?

Is your car loan weighing you down? Then it might be time to refinance! Not sure? Any of these circumstances can make a refinance a good idea:

- 1. Your credit score improves** If you've been on time with your loan payments for several months, your credit score has likely improved. Refinancing when you have a better score can drastically cut your interest rate.
- 2. You didn't shop around initially** If you've never shopped around for a car loan, do it now. Using the car dealer's lender can mean being stuck with a rate that's higher than what you'd get at the credit union.
- 3. Your financial situation changes** If your finances have improved, you can shorten the life of your loan and pay more each month. If money is tight right now, consider refinancing to a longer-term loan for a lower monthly payment.

If you're feeling stuck in your car loan, speak to one of our loan professionals to see if refinancing may be right for you.



### Congratulations Scholarship Recipients



Muskogee Federal Credit Union congratulates Zachary Hedge and Luke Hansen who were each selected to receive the 2021 Guadalupe "Wally" Duran Memorial Scholarship. Zachary is a graduate from Boulevard Christian and Luke is a graduate of Hilldale High School. Recipients are chosen based on their academic achievements as well as their service to the community. We would like to wish both of you the best of luck in your future endeavors.

### How do you get from where you are to WHERE YOU WANT TO BE?

Wherever. Whenever. With mobile banking, we're always in your pocket or by your side—just a click away.

**Our Member Service Professionals will be glad to walk you through the simple set up of Mobile Banking.**

NCUA

### PEE WEE AND FRIENDS

Muskogee Federal Credit Union held a coloring contest for our Pee Wee Account holders to celebrate Youth Savings Month. Every child 12 & under received a special coloring sheet. Everyone that returned it was put into a drawing for a Pee Wee Prize. We received some amazing entries! Thomas Lewis was our winner! Congratulations Thomas!!



### FREE CHECKING

NOW AVAILABLE FOR QUALIFIED ACCOUNTS

ENROLL TODAY!



# DREAM CAR = DREAM LOAN



Dreams can come true with  
a loan from your credit union.

Our loan professionals are here to  
help! Visit with them today and  
turn your dreams into a reality.

## Muskogee's 2021 Azalea Cleanup

Employees at Muskogee Federal Credit Union volunteered to pick up trash during the Azalea Cleanup on March 26, 2021. A total of 7 bags of trash was recovered from Shawnee Road from 17th Street to 24th Street.

Thank you to all the volunteers that help keep Muskogee beautiful!



*Pictured above: Brooke West, Tiffany Wiedel, Kylie Satterfield, Amanda Gardner, Heather Anderson, Misty Harris, Brittney Merrill, Morgan Evans and Joanna Riley*

## 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 or write us at the telephone number or address listed in this disclosure, 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. 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 for Visa Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) 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 if the transfer involved a new account, a point-of-sale transaction or foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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.

### Muskogee Federal Credit Union Member Services

1910 W Shawnee, P.O. Box 129 • Muskogee, OK 74402-0129  
Business Days: Monday through Friday • Excluding Federal Holidays  
Phone: (918) 683-3460

## Holiday Closings

September 6th • Labor Day    October 11th • Columbus Day

## Dividend News

### Regular Share Accounts-

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

Annual	Current	Percentage	
Description		Rate:	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%
<b>IRA's</b>			
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 June 30, 2021

• 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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