

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION



Why should I refer my friends to a CU?



Credit unions are an important part of our community. The members of your credit union are your friends, family, co-workers and neighbors. They care enough about where they live to invest their money locally by keeping savings accounts and their other banking matters "in the family."

The strength and stability of a credit union comes from its members. The more members a credit union has, the more value it can provide to the membership as a whole — especially when the members do all or most of their banking with the cooperative that they collectively own. As a credit union grows, it can offer better services at more competitive rates and with fewer or lower fees. That's the power of community support.

To keep up in a crowded marketplace, credit unions need to grow. Corporate financial institutions do this by selling stock in their company. But they are less accountable to their customers and more accountable to investors and paid boards of directors who probably live far away from the institution's community. The constant drive to appease shareholders often propels the bank's leadership to make decisions that may be immediately advantageous, but highly detrimental for the long term. Contrast this with credit unions, which are wholly owned by their members, who receive their shares of the revenue that is generated through better rates, lower fees, investments in technology and more. But a credit union needs to attract new members to continue the growth that makes all that possible.

When the credit union grows, the whole community benefits from that growth as well. We're always looking to offer more and better services to our members. We want to continue to be the financial institution of choice for the community.

As our member, you know the benefits of doing business with Muskogee Federal Credit Union!



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.*

Save up at Muskogee Federal Credit Union.

Every purchase you make with your debit card will round up to the next dollar. The difference between that and the actual price will move from your checking account to your savings to help you save. Contact a Member Services Representative to sign up for this FREE service.



Did you make a resolution to save more money? We can help you make that happen! Don't be caught unprepared when Christmas rolls around again. Deposit money to a **Christmas Club** account all year long. The balance will be transferred to your savings account on November 1st just in time to start your Christmas shopping. Contact a Member Services Representative to open your Christmas Club today!!



Free Checking now available for qualified accounts. Enroll today!

The Supervisory Committee is confirming accounts as of September 30, 2021. If you have any exceptions, write to:

Tommy Partain, CPA
PO Box 7548
Amarillo, TX 79114

Thank you Muskogee for voting us the BEST CREDIT UNION in the Reader's Choice Best of Muskogee 2021!



Muskogee Federal Credit Union is a CO-OP Shared Branch



Access to nearly 30,000 surcharge-free CO-OP ATMs and More than 5,000 CO-OP Shared Branches

Pumpkin Spice Latte is a fall favorite, but it can be a pricey one. At a coffee shop, it'll cost you about \$4.25 for a 12 oz. cup, so drinking 5 per week is costing you over \$21 per week! It's so easy to make and so much less expensive when you make it yourself.

Makes 1 serving	Avg. Price	Cost per recipe
1 tbsp canned pumpkin puree	\$1.19 / 15 oz.	\$0.04
1/4 tsp pumpkin pie spice	\$5.99 / 1.12 oz.	\$0.46
1 cup milk	\$2.59 / 0.5 gal.	\$0.32
1/2 tbsp maple syrup	\$5.99 / 8 fl. oz.	\$0.38
1/2 tbsp vanilla extract	\$1.69 / 1 fl. oz.	\$0.43
1 shot espresso	\$6.99 / 12 oz.	\$0.20

\$1.83 / serving

Directions

1. In a small saucepan over medium heat, whisk together pumpkin puree, pumpkin pie spice, milk, syrup, and vanilla extract. Whisk until the mixture starts to steam.
2. Remove from heat and pour mixture into a blender. Cover and blend for about 15 seconds or until frothy.
3. Make the espresso.
4. (Optional) If you want milk foam to top your latte, pour a few tablespoons of warm milk into a glass jar with a lid. Tightly seal the lid and shake for 30-60 seconds.
5. Pour coffee into a mug, add the pumpkin mixture and foam, and sprinkle with a little pumpkin spice.



Holiday Closings November 11—Veteran's Day * November 25—Thanksgiving Day
December 25—Christmas Day * January 1—New Year's 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%	
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 September 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 • mfcuonline.org



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