

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 or call **877-322-8228**.

The CU difference: A look at loan interest rates



As a member of Muskogee Federal Credit Union, you enjoy the many benefits we offer, including personalized service, optimal convenience, and a voice in the way your credit union operates.

One of the most significant advantages we offer

our members is lower interest rates on loans. Our loans offer you the best of both worlds, with an easy application and qualification process, plus a quick turnaround from beginning to end. Most importantly, though, when you take out a loan through Muskogee Federal Credit Union, you'll enjoy more savings on the interest rates throughout the life of the loan. That means your loans cost you less.

Looking for a new set of wheels? Look no further than Muskogee Federal Credit Union! You won't be under pressure to overspend or make a rash decision like you might be at the dealer's lot. Instead,

speak with one of our loan professionals who will be delighted to help you identify how much you can truly afford while in a relaxed and pressure-free environment. You'll be working directly with the lender, so you won't get duped into a deal that includes inflated rates that go directly toward someone's commission. Most importantly, with rates that fall far below the industry average, you can sign with confidence, knowing you're getting a fantastic deal.

Need a credit card? Why pay steep interest rates on a new credit card when you can get one at Muskogee Federal Credit Union at a rate that's nearly two points lower than the national average?

Could a personal loan be for you? When you need a bit of extra cash for a reason that doesn't fit neatly into any other category, consider an unsecured loan at Muskogee Federal Credit Union. The application process is quick and easy, and you can use the extra money any way you please, from funding a dream vacation to paying for wedding expenses to covering the costs of sending a child to college. With modest interest rates, you'll enjoy an affordable payback plan throughout the life of the loan.

You'll always benefit when you choose Muskogee Federal Credit Union. As a nonprofit, member-owned cooperative, our only goal is your financial wellness. We are a credit union that CARES!



Employees of Muskogee Federal Credit Union were honored to have spent the day on November 16, 2021 volunteering to ring bells for the Salvation Army's Red Kettle at Hobby Lobby in Muskogee, OK.



DOING
THE MOST
GOOD®



The Salvation Army kettle project began in San Francisco, California by Salvation Army Captain Joseph McFee in 1891 to feed approximately 1000 poor and homeless. Today, they assist 4.5 million people around the world during Thanksgiving and Christmas.

(Left to right) 1st photo: Brittany Merrill, Teresa Gullett • 2nd photo: Amber Harrison, Isabella Nunez
3rd photo: Brittany Merrill, Destiny Peacock • 4th photo: Thanh Ngo, Robin Baker • 5th photo: Pee Wee Penguin

Important Electronic & 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 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 • 86th Annual Meeting

April 21, 2022 • 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 11, 2022. The Secretary shall cause all nominations to be posted in each credit union office by March 17, 2022.

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

Paul Porter

Address: 2415 Hilltop
Muskogee, OK 74403

Personal History

- Born in Kansas City, MO
- Married to Judy Porter
- 3 children, 2 stepchildren
 - 12 grandchildren,
 - 9 great-grandchildren

Education/Training

- Kansas City College & Bible School
- Earned 72 credit hours towards a business degree at Drury University

Employment

- Currently employed at Cornerstone Funeral Home
- Corrugated Carton Industry 35 years—Retired 2005

Qualifications

- MFCU Member since 1992
- MFCU Board Member since 2007

Fred Haynes

Address: 3012 Hilltop
Muskogee, OK 74403

Personal History

- Born in Muskogee, OK
- Married to Nan Haynes
 - 3 children
 - 3 grandchildren

Education/Training

- Graduated from Muskogee Central High & Oklahoma University
- Attended Oklahoma Baptist University
 - Served 2 years in the U.S.

Marine Corps—Honorable Discharge

- Plumbing & Mechanical Contractor's License
- Oklahoma Life Insurance Producer's License

Employment

- Partner in Cornerstone Funeral Home 2010—Present
- Self-employed—OMT Plumbing 1993—2019
 - Haynes Plumbing 1976—1993

Qualifications

- MFCU Member since 1982
- MFCU Board Member since 2019

With the holidays here, it is important to remember:



- ▶ only use legitimate sites when shopping online
- ▶ always use a secure network
- ▶ be leery of skimmers (devices inserted into card readers)
- ▶ limit what information you share online
- ▶ always review and check your statements and credit reports
- ▶ keep contact information up to date with your financial institution
- ▶ use different passwords on financial websites, social media apps and mobile devices
- ▶ watch your mailbox and shred pre-approved offers for credit

Holiday Closings January 17th—Martin Luther King, Jr. Day ❄ February 21st—President'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 December 31, 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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