

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION



Scholarship Recipient



Muskogee Federal Credit Union congratulates Jaxon Wicks-Wood for being selected for the 2022 Guadalupe "Wally" Duran Memorial Scholarship. Jaxon is a graduate of Hilldale High School and is enrolled at Ozark Christian College. Recipients are chosen based on their academic achievements as well as their service to the community. We would like to thank the Greenshaw Family for their heartfelt donation this year. Jaxon, we would like to wish you the best of luck in your future endeavors.



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Protecting Your Identity & Money

Fraudsters continually find new ways to trick innocent people out of money or personal identifiable information. Whether it's an imposter scam – impersonating a credit union employee, a grandchild, debt collector, etc. – or stealing someone's identity, these fraudsters know how to pull it off.

Using common channels like emails, texts, phone calls, and social networks; fraudsters typically disguise their identity while retrieving your confidential information.

Fraudsters will use several different social engineering techniques to acquire sensitive information such as usernames, passwords, and account or payment card details – all while trying to trick you into believing they are from the credit union:

- **Phishing** (through email)
- **Vishing** (through phone calls)
- **SMiShing** (through SMS/text messages)
- **Malware** (malicious software)

Fraudsters will also spoof the credit union's contact info (phone number; email, etc.) to appear to be from the actual credit union.

One common approach used is the fraudster (impersonating the credit union) claims that fraudulent transactions have been detected on your account and the credit union needs to verify your personal information. You may be asked to identify yourself with personal information, account info, login credentials, or a one-time passcode.

Recognizing scams can be difficult. But you can minimize the potential impact by knowing what to look for, taking the right action steps, and remaining vigilant.



Common Warning Signs

Scams are often hard to detect at a quick glance; however, these common red flags can help. Keep in mind...it is not uncommon for fraudsters to use intimidation tactics and urgent requests.

- Don't always trust the display name – criminals will spoof the email name to appear to be a legitimate sender
- Check for misspelled words, bad grammar, and/or typos within the content
- Be cautious of clicking links and opening attachments- DON'T CLICK unless you are confident of the sender or expecting the attachment
- Asking you to share a one-time passcode sent to your device (when they called you)
- Check the salutation – many legitimate businesses will use a personal salutation
- Do not provide personal information when asked
- Be suspicious of "urgent" or "immediate" response needed or "unauthorized login attempt" of your account
- Don't believe everything you see. Brand logos, names and addresses may appear legitimate
- The recipient group seems random or unusual (e.g. all last names begin with the same letter)
- The email appears to be a reply to a message that you didn't actually send
- Monitor the sender's email address for suspicious URLs & domains – often using similar letters and numbers
- If something seems suspicious; contact that source with a new email or phone call, rather than just hitting reply
- Always, be wary of tempting offers

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Out In the Community

Muskogee Federal Credit Union employees participated in the Junior Achievement of Oklahoma Circus Bowl on April 27, 2022. MFCU's Certified Credit Union Financial Counselors also volunteered at Muskogee's Creek Elementary School in the classrooms. Volunteers spent the day teaching about personal



Pictured: Destiny Peacock, Bailey Sexton, Amanda Gardner, Brittany Merrill and Melanie Malone

finance, their community and how to be good citizens.

Employees from our Tahlequah Branch attended the Community Wellness Faire May 21, 2022 in Tahlequah. They helped citizens in the community explore



different paths to a complete and balanced life and shared information about how the Credit Union can help them on their journey.

Azalea Clean Up
Employees at both of our Muskogee locations participated in the City of Muskogee Azalea Cleanup March 25, 2022. Between both locations, 12 bags of trash were collected to keep Muskogee beautiful.



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 at 918-683-3460 or write us at the following address, 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:

Muskogee Federal Credit Union
1910 W Shawnee, P.O. Box 129
Muskogee, OK 74402-0129

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 if the transfer involved a point-of-sale transaction processed by Visa and 20 business days for new accounts) 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 for new accounts or point-of-sale or foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction processed by Visa and 20 business days for new accounts) 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

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.

Holiday Closings

September 5—Labor Day • October 10—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).....	0.30%	0.30%	
6 month CD (Min. Deposit - \$75,000 and over)	0.30%	0.30%	
12 month CD (Min. Deposit - \$1,000).....	0.35%	0.35%	
18 month CD (Min. Deposit - \$500).....	0.45%	0.45%	
24 month CD (Min. Deposit - \$500).....	0.50%	0.50%	
25 month CD (Min. Deposit - \$500).....	0.45%	0.45%	
36 month CD (Min. Deposit - \$500).....	0.55%	0.55%	
48 month CD (Min. Deposit - \$10,000).....	0.60%	0.60%	
60 month CD (Min. Deposit - \$10,000).....	0.65%	0.65%	
IRA's			
18 month (Min. Deposit - \$50).....	0.45%	0.45%	

- 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, 2022
 - Ask about Roth & Educational IRA's
- *Annual Percentage Yield



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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