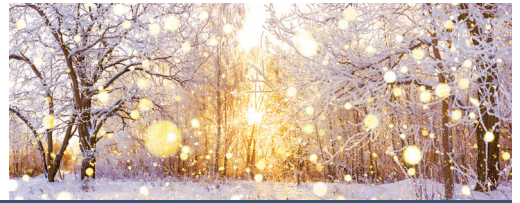


COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION



Resolve to Budget, Save, and Invest in the New Year

January is a good time to take stock of your personal finances. You can make positive changes to your spending and saving habits, whether it's making a New Year's resolution to get spending under control, figuring out how to save for a down payment on a house, or analyzing your investment portfolio. Many people, however, don't know where to start.

Where are you now?

Start with a personal assessment. Ask yourself: Do you track where your money goes? Have you identified your spending leaks? Do you have a written spending plan? Do you have an emergency or rainy-day fund? Do you live within your means? Do you have written financial goals?



Know the difference

Many people think that if they don't overdraw their financial accounts, they're doing just fine. But that's not the whole story. Not even close. Having a plan for different aspects of your life is essential. Consider a plan where you:



* **Budget ... for short-term goals.**

* **Save ... for medium-term goals.**

* **Invest ... for long-term goals.**

Ask for help

Budgeting, saving, and investing are essential components of financial well-being, and they require different strategies. Your friends at Muskogee Federal Credit Union can help you get started. Come by any of our three locations today so we can help you start the new year on the right financial footing.



\$500 Scholarship

Muskogee Federal Credit Union will award a one-time \$500 scholarship to a graduating high school senior in the 2022-2023 school year. Applications are available at any of our three locations. Completed applications must be received by March 15, 2023.

Say goodbye to waiting.

Instant Issue Debit Cards are HERE!



Some rules apply. Speak to Member Services to learn more.
Call 918.683.3460 today.

Join an upcoming workshop...

From the comfort of your home or office where a variety of topics are discussed to increase your financial awareness. Financial education is an important aspect of any long-term plan.

Attend as many virtual workshops as you like. You'll learn the answers to questions, including:

- The important rules of the road for receiving Social Security.
- How can conservative investments help you face today's economic risks?
- What sources of income should you draw from and when?
- How to use annuities to guarantee income for life.
- How does behavioral finance affect investment decision-making?

Upcoming workshops:

Jan 17th	6 PM MST / 7 PM CST
Feb 7th	6 PM MST / 7 PM CST
Feb 21st	6 PM MST / 7 PM CST
March 14th	6 PM MDT / 7 PM CDT
March 28th	6 PM MDT / 7 PM CDT

Social Security
Income for Life
The 3 Transitions to Retirement
Rollover Planning
Rethinking Diversification



Space is limited, so I urge you to make your reservations today. Give me a call at 918.684.3979 or contact me by email at kirk.darnell@lpl.com with any questions about the virtual workshops.

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to affect some of the strategies. Investing involves risks including possible loss of principal.

Fixed annuities are long-term investment vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Variable annuities are subject to risk and may lose value.

This workshop is educational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor.



Muskogee Federal Credit Union • 87th Annual Meeting

April 20, 2023 • 7:00 P.M. • Martin Luther King Center

300 W. Martin Luther King St. Muskogee, Oklahoma



The Board of Directors of Muskogee Federal Credit Union has adopted an amendment to the bylaws concerning the voting procedures.

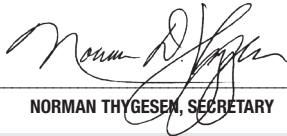
The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

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 10, 2023. The Secretary shall cause all nominations to be posted in each credit union office by March 16, 2023.

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."



NORMAN THYGESEN, SECRETARY

Members desiring to run for the Board of Directors by petition, should contact Dana Brown at 918/683-3460.

MUSKOGEE FEDERAL CREDIT UNION NOMINEES for BOARD OF DIRECTORS

Name: Bill Foreman

Address: 3406 Canterbury St.

Muskogee, OK 74403

Personal History

Date of Birth: February 25, 1949

Lifelong resident of Muskogee

Avid Sports Fan

Education/Training

Muskogee High School Graduate – 1967

Small Business – Connors State College

Training Seminars for Credit Union Directors

Previous Employment

City of Muskogee – 30 years –

Vehicle Superintendent

Qualifications

MFCU Member Since 1965

Elected Board of Directors 1986

Served Terms as:

Chairman, Vice-Chairman,

Chairman of Executive Committee,

Supervisory Committee, Building Committee

Name: Norman Thygesen

Address: 1502 N 79th St W

Muskogee, OK 74401

Personal History

Married to Sheryl Thygesen

Education/Training

High School Graduate

Northeastern State University

Oklahoma City University

Training Seminars for Credit Union Directors

Previous Employment

District Judge for 18 years

Prosecutor for 22 years

Qualifications

MFCU Member Since 2001

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 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 EMAIL, 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.

Holiday Closings

January 16th – Martin Luther King, Jr. Day

February 20th – President's Day

Dividend News

Regular Share Accounts

\$100.00 and above 0.10% APY* - Rates may change after account is opened.

Annual Description	Current	Percentage Rate:	Yield:
6 month CD (Min. Deposit - \$1,000).....		1.05%	1.05%
12 month CD (Min. Deposit - \$1,000).....		1.14%	1.15%
18 month CD (Min. Deposit - \$500).....		1.14%	1.15%
24 month CD (Min. Deposit - \$500).....		1.24%	1.25%
25 month CD (Min. Deposit - \$500).....		1.19%	1.20%
36 month CD (Min. Deposit - \$500).....		1.29%	1.30%
48 month CD (Min. Deposit - \$10,000).....		1.49%	1.50%

IRA's

18 month (Min. Deposit - \$50)..... 1.15%..... 1.15%

Shares 0.15%

Clubs 0.15%

PSAs 0.15%

- 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, 2022
- 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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