

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION



Borrow Local

Do you need a loan?

Talk to us first; whatever your needs may be, we have a loan for that! Autos, mortgages, recreational vehicles, watercrafts, and more. We have great people who can help you through the lending process as well as great rates to keep more of your money in your pocket. Remember, as members/owners of this credit union, we work for YOU!

Did you recently finance elsewhere? Don't worry, it's not

too late! Let us review your buyer's agreement to see if we can save you some money. It's not always about the interest rate. In most cases, credit union insurance products are generally less expensive than you will find elsewhere. Our standard Guaranteed Asset Protection (GAP) coverage is \$329.00 and the average cost our members paid in 2022 for a Vehicle Service Agreement, also known as an extended warranty, was \$2,050.00. Please visit Muskogee Federal Credit Union for all your lending needs.



Take Muskogee Federal Credit Union anywhere with our new mobile app coming summer of 2023!

87th Annual Meeting

Muskogee Federal Credit Union would like to invite you to our **87th Annual Meeting**. It will be held on Thursday, April 20th, at 7 p.m. at the Martin Luther King Center, located at 300 W. Martin Luther King St. in Muskogee, Oklahoma. There will be door prizes, giveaways, and refreshments. We look forward to seeing you there!

PEE WEE AND FRIENDS



Members are invited to join our drop by **Easter Egg Hunt** on Friday, April 7th, at each Muskogee Federal Credit Union location. The eggs will contain candy and Pee Wee bucks that can be exchanged for a Pee Wee prize. Be on the lookout for golden eggs!! They have bigger bucks inside.

Limit three (3) eggs per child and one (1) golden egg per child.

We are also having a **Coloring Contest** in April to celebrate Youth Savings Month! Coloring sheets will be mailed to our Pee Wee Youth account members with their 1st Quarter Pee Wee and Friends newsletter. The coloring sheets can be turned in to any of our three locations during the month of April. A winner will be selected on Monday, May 1st, for a Pee Wee prize. Good luck!!



8 Financial Safeguards for a Natural Disaster

You hope you never encounter a natural disaster that requires you to abandon your home and places your property at risk. But if you do, don't let it catch you unprepared. Here's what you need to do:



- ▶ **Know your insurance.** You don't want to be surveying the damage to your home, car, and all your possessions and not know exactly what's covered or whom to contact.
- ▶ **Have a photographic memory.** Literally—take a photo of everything in your house, room by room. Video is even better. This will make the claims process much easier.



evacuate on a moment's notice, put in enough money for 3 days of expenses.

- ▶ **Don't fall for scammers.** A natural disaster attracts all kinds of scammers. Don't let the stress of the situation lower your guard.

- ▶ **Back up everything.** For your critical financial records, industry experts recommend backing up everything in two different formats. Keep one offsite or in the cloud.
- ▶ **Consider a safe deposit box for original documents.** For documents such as birth, death, and marriage certificates, Social Security cards, adoption papers, stocks and bonds, and wills—consider a safe-deposit box.

- ▶ **Prepare a financial "go-bag."** In case you have to



Holiday Closings

May 29th – Memorial Day • June 19th – Juneteenth
July 4th – Independence Day

Dividend News

Regular Share Accounts

\$100.00 and above 0.25% APY* - Rates may change after account is opened.

Annual Description	Current	Percentage Rate:	Yield:
6 month CD (Min. Deposit - \$1,000)	2.95%	2.98%	
12 month CD (Min. Deposit - \$1,000)	3.00%	3.03%	
18 month CD (Min. Deposit - \$500)	1.70%	1.71%	
24 month CD (Min. Deposit - \$500)	1.80%	1.81%	
25 month CD (Min. Deposit - \$500)	1.70%	1.71%	
36 month CD (Min. Deposit - \$500)	1.90%	1.91%	
48 month CD (Min. Deposit - \$10,000)	2.10%	2.12%	

IRA's
18 month (Min. Deposit - \$50) 1.70% 1.71%

Shares 0.25%

Clubs 0.25%

PSAs 0.25%

- 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 March 31, 2023
- 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

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