

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION



College Loans

Graduation's over and now it's time to be thinking about higher education later in the fall. Let Muskogee Federal Credit Union, in partnership with Sallie Mae, help make your dreams come true with an undergraduate or career training loan.

You can borrow from \$1,000 up to 100% of all school expenses, and pay it back with multiple plans, including deferred repayment, interest repayment, or fixed repayment. Get a 0.25 percentage point interest rate reduction when you enroll in and make monthly payments by auto debit.

As an incoming college student, you'll most likely need a cosigner

when applying for a higher education loan. But after you graduate, make 12 on-time principal and interest payments, and meet certain credit requirements you'll be able to release the cosigner from the loan.

Loans are available for bachelor's and associate degree programs, certificates at a degree-granting school, or professional training and trade certificate courses, such as culinary or technical, at a non-degree-granting school.

Plan for your future by applying online at www.salliemae.com/smartoption/mfcuonline or ask our Loan Department about getting a student loan today!



Guadalupe "Wally" Duran Scholarship



Pictured from left to right are Aspen Nunn, Joanna Riley and Vandiver Morphis.

In 2017 Muskogee Federal Credit Union employees established the Guadalupe "Wally" Duran Scholarship. This is a one-time \$500 scholarship for a graduating high school senior or a continuing education student. Wally was a longtime credit union volunteer serving on the Supervisory Committee and on the Board of Directors from 1995 until his passing in 2016.

Scholarship awardee Vandiver Morphis is a Hilldale High School graduate and plans to attend Northeastern State University in the fall to pursue a bachelor's in business finance.

He has volunteered with Fostering Hope for 3 years and served as the Officer of Executive Team on their teen board for 1 year. He has volunteered at the City of Muskogee Azalea Cleanup and Boonanza events as well as various events and camps through Hilldale Public Schools. Vann is a member of the 2022 Greater Muskogee Area Chamber of Commerce Youth Leadership class and is an active participant of the New Community Church youth group.

Also planning to attend Northeastern State University is scholarship awardee Aspen Nunn. Aspen is a Hilldale High School graduate and plans on pursuing a bachelor's degree in psychology this fall. She has volunteered with Fostering Hope and served on their teen board, Habitat for Humanity, Food for Kids, Gospel Rescue Mission, Angel Tree canned food drives and has delivered blankets to nursing homes. Aspen has also participated in five First United Methodist Church mission trips and completed the Greater Muskogee Area Chamber of Commerce Youth Leadership Class.

Congratulations Vandiver Morris and Aspen Nunn!

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



Community Corner

We are proud to serve our community and look forward to continuing!



Top left: Our Muskogee Federal Credit Union bowling team had a ball during the Junior Achievement Bowling fundraiser! **Bottom left:** And back at Tahlequah's 2nd Annual Community Wellness Fair, our Tahlequah branch showed that wellbeing, including financial wellness, is an important piece of the communities we serve at Tahlequah's Community Wellness Fair on May 6. **Top right:** Employees got their steps in while representing MFCU at the Azalea Parade. **Middle right:** Jackie Tripp handed out pens for us at the Cruis'n Angels car show! **Bottom right:** As part of the Azalea Cleanup, both our Chandler branch and the Home Office helped make Muskogee a cleaner place.

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 October 9th – Columbus Day • September 4th – Labor 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)		2.75%	2.78%
24 month CD (Min. Deposit - \$500)		3.10%	3.14%
25 month CD (Min. Deposit - \$500)		2.75%	2.78%
36 month CD (Min. Deposit - \$500)		4.25%	4.38%
48 month CD (Min. Deposit - \$10,000)		2.80%	2.83%
IRA's			
18 month (Min. Deposit - \$50)		2.75%	2.78%

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 June 30, 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

Send all mail to P.O. Box 129 • Muskogee, OK 74402-0129

(918) 683-3460 • (918) 456-9105 • mfcuonline.org



LIKE US ON FACEBOOK!

facebook.com/muskogee federal credit union



FOLLOW US ON INSTAGRAM!

instagram.com/muskogee federal credit union