

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION



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November
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MFCU Shows Credit Union Spirit

During the week of August 14th through 18th, Muskogee Federal Credit Union's annual Spirit Week sparked engagement



for employees as well as members on Facebook. The week started off with National Creamsicle Day, during which employees were encouraged to wear orange and tellers handed creamsicles to members. Photos that were posted on Facebook showed just how sweet Muskogee Federal Credit Union and its members are.



Other themes for Spirit Week included: School Spirit on Tuesday, Pretty in Pink on Wally Wednesday, Silly Socks on National I love My Feet Day, and Throwback or Decade Day Friday. On Tuesday, MFCU also had the opportunity to show its spirit for the community by serving the meal they sponsored for Muskogee's Bridges Out of Poverty's Getting Ahead Class. Bridges Out of Poverty is a nonprofit with a community wide initiative to reduce poverty, and their Getting Ahead Class educates individuals to overcome the barriers keeping them from self-sufficiency. This 20-week course provides students and their families with a meal before each class as a way to take their minds off hunger and put their focus on learning. We are proud to work with helpful community organizations like Bridges Out of Poverty and look forward to showing its spirit in the community as well as during Spirit Weeks in years to come.

Text Message Scams

As text scams become more sophisticated, it is getting increasingly difficult to identify the "real" from the "fake". A new analysis from the Federal Trade Commission (FTC) shows that fake financial institution fraud warnings were the most common form of text message scams reported to the agency in 2022 - nearly twenty times the number since 2019. The FTC reports that this scam is increasingly popular because "texting is cheap and easy, and scammers are counting on the ding of an incoming text being hard to ignore." These texts are designed to create a sense of urgency, often by asking people to verify a large transaction they did not make. Those who respond are connected to a fake financial institution representative. If you are targeted by this scam, you might get a fake number to call about supposed suspicious activity, or you might be asked to reply "yes or no" to verify a large transaction (that you did not make). If you reply, you may get a call from the (fake) "fraud department". According to the FTC's report, victims state that they thought the financial institution was helping them get their money back. Instead, money was transferred out of their account. Worse still, many people report giving their Social Security number and other personal information to scammers, leading to possible identity theft. Even educated people who know better than to give personal information over the phone or through a text have found themselves victim to these scams by simply clicking on a link to refuse the transaction. Oftentimes this link installs harmful malware onto victims' phones, which steals personal and financial information

without the victims even realizing it.

Here are some tips to help you avoid text scams:

Never click on links or respond to unexpected texts. If you think the text might be legitimate, contact the credit union or other company using a phone number or website you know is real. Never use the contact information provided in the text message.

Filter unwanted texts. Your phone may have an option to filter and block spam or messages from unknown senders. Use FTC's resource on How to Block Unwanted Calls, Federal Trade Commission, Consumer Advice.

Never give your personal or financial information in response to a request that you did not expect. Honest organizations will not call, email, or text to ask for personal information, such as Social Security number, credit union account information, or credit card numbers.

Stop and talk to someone you trust. Before you do anything else, tell someone—a friend, a family member, a neighbor—about the text. Talking about it could help you realize it's a scam.

The Supervisory Committee is confirming accounts as of September 30, 2023. If you have any exceptions, write to:

Tommy Partain, CPA
PO Box 7548
Amarillo, TX 79114

Community Corner



We collected school supplies that Lake Area United Way donated to local teachers. Denise Ballard from our Tahlequah branch served breakfast to Keys School 9th-12th grade football players. And Denise as well as the Tahlequah Branch Manager, Sarah Geary, participated in Downtown Tahlequah's Fido Fest, which encouraged pet vaccinations as well as providing fun for all. All three dogs—Bo,



Echota, and Walter—were in the fun run. Sarah's dog, Echota, won the pet costume contest. Sarah also represented Muskogee Federal Credit Union and helped the Humane Society of Cherokee County at Fido Fest's pet adoption event. On Tuesday, September 19, we hosted our very first blood drive, during which we had nine donors in three hours. Thank you to everyone who donated! And thank you, Our Blood Institute, for coming out.



On this Veterans Day, we honor your courage, sacrifice, and dedication to our country.

Thank you for your service and commitment.

Important Information Regarding Non-Visa Debit Transactions on Visa Branded Debit Cards

We have enabled non-Visa debit transaction processing. This means you may use your Visa® Debit Card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: PULSE Network.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa® Debit Card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale-terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-

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liability program) and streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

**Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.*

Holiday Closings

November 23rd - Thanksgiving Day
December 25th - Christmas Day

Dividend News

Regular Share Accounts

\$100.00 and above 0.35% APY* - Rates may change after account is opened.

Annual Description	Current	Percentage Rate:	Yield:
6 month CD (Min. Deposit - \$1,000)		3.75%	3.82%
12 month CD (Min. Deposit - \$1,000)		4.25%	4.33%
18 month CD (Min. Deposit - \$500)		3.40%	3.45%
24 month CD (Min. Deposit - \$500)		4.50%	4.59%
25 month CD (Min. Deposit - \$500)		4.25%	4.33%
36 month CD (Min. Deposit - \$500)		4.25%	4.33%
48 month CD (Min. Deposit - \$10,000)		3.40%	3.45%

IRA's
18 month (Min. Deposit - \$50) 2.96% 3.00%

Shares 0.35% APY*

Clubs 0.35% APY*

PSAs 0.35% APY*

• 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 September 30, 2023

• 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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