

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION



International Credit Union Day Winners

International Credit Union Day is celebrated by credit unions every year on the third Thursday of October. Thank you to everyone who came into our three locations this Thursday, October 19th, and helped us celebrate 75 years of International Credit Union Day. We had cookies, giveaways, and an hourly drawing. Let's continue to celebrate credit union spirit throughout the rest of the year. Members from the Main Office and the Tahlequah branch are pictured here with the prizes they won from the day's hourly drawing.



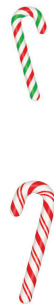
APPLE

**New MFCU
Digital
Banking App**

We were glad to announce the release of our new app on November 8th. If you haven't downloaded it yet, here are the QR Codes to the Google Play Store and the App Store. See the New Digital Banking section of our website for enrollment instructions. You must re-enroll in either online banking or mobile banking to access your accounts. Find your membership (account) number on your blue account card, on your paper account statement or eStatement, or call us at 918.683.3460.



GOOGLE



Our new Pee Wee/Teen certificate of deposit is exclusive for Pee Wee Young Savers and Teen Checking account holders. Open a 12-month CD with a minimum deposit of \$300 and have the flexibility to deposit money into the CD once per quarter. Partner with us to teach your children responsible money habits today that will guide them to financial success as adults.

**EXCLUSIVE FOR PEE WEE YOUNG SAVERS
AND TEEN CHECKING ACCOUNTS**



\$500 Scholarship

Muskogee Federal Credit Union will award a one-time \$500 scholarship to a graduating high school senior in the 2023-2024 school year. Applications are available at any of our three locations. Completed applications must be received by March 15, 2024.

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 E-MAIL, 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.



Muskogee Federal Credit Union • 88th Annual Meeting

April 18, 2024 • 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 8, 2024. The Secretary shall cause all nominations to be posted in each credit union office by March 14, 2024.

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."

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



Norm Thygesen

NORMAN THYGESEN, SECRETARY



MUSKOGEE FEDERAL CREDIT UNION NOMINEES for BOARD OF DIRECTORS



Name: Clay McAlpine

Address: 218 Coventry Lane
Fort Gibson, OK 74434

Personal History

Married to Peggy
2 Children

Education/Training

Graduate Oklahoma State University
Master in Civil Engineering Degree
Licensed to Practice in Two States
as a Professional Engineer & Surveyor
Various Credit Union Seminars

Employment

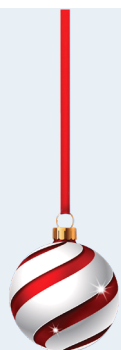
Retired

Qualifications

MFCU Board of Directors – 1991
Served as Chairman
Served as Treasurer
Served as Chairman of
Building Committee

Civic

First Baptist Church



Name: Shane McMahan

Address: 11350 W. 775 Rd.
Hulbert, OK 74441

Personal History

1 Daughter

Education/Training

Bachelor of Science –
Business Administration
Northeastern State University
Long Term Care Administrator
Certified Safety & Health Official –
CHSO General Industry
Specialist in Safety & Health –
SSH Construction Industry

Employment

Cherokee Elder Care – Tahlequah
QAPI – Safety Specialist Cherokee Nation
Early Childhood Unit Health & Safety

Qualifications

MFCU Member Since 2004
MFCU Board of Directors – 2019
Currently Treasurer

Civic

First Baptist Church – Hulbert
Sunday School Secretary,
Sunday Morning Greeter & Lead Usher



Name: Gary Garvin

Address: 4134 S. York St.
Muskogee, OK 74403

Personal History

Married to Renee
1 Daughter
2 Granddaughters

Education/Training

Licensed through the Okla. State
Department of Health as an Inspector in
Electrical, Mechanical, Plumbing, & Building
Certified Floodplain Manager
CLEET – Law Enforcement Officer Training
American Planning Association
Connors State College
Various Public Funds &
Credit Union Seminars

Employment

City of Muskogee – 36 Years
Assistant City Manager
Retired

Qualifications

MFCU Member since 1990
MFCU Board of Directors – 2006
Served as Chairman
Served as Vice Chairman

Holiday Closings

January 15th – Martin Luther King, Jr. Day
February 19th – President's Day

Dividend News

Regular Share Accounts

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

Annual	Current	Percentage	
Description	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 APY*	0.35%		
Clubs APY*	0.35%		
PSAs APY*	0.35%		

• 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 20, 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



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