

"Where Members Make a Difference"

3rd Quarter, 2024

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION



First homes, fixer-uppers, and forever homes; bigger homes for growing families and down-sized homes for empty nesters. No matter what your situation is, we have a mortgage loan that fits your needs.

A mortgage, or home loan, is an agreement between you and a lender to purchase or refinance a home without having all the cash up front. Applying for a mortgage loan might seem daunting, but with Muskogee Federal Credit Union, the process is streamlined to bring you a faster, more advanced way to finance your home. Once you have the financing you need, you can focus on what really matters: your home.

Set a realistic budget, borrow within your means, and don't overextend yourself. Know your credit and employment history. A mortgage is a significant financial commitment, so it's essential to avoid accumulating excessive additional debt. Evaluate how much you can afford to spend compared with what you want to buy. And remember, the mortgage loan you choose today can impact your life tomorrow. It's important to consider your future income level and the lifestyle you hope to achieve.

Start the path to your dream home by going to the Mortgage page of our website or by calling our mortgage line at (571) 450-8345.



Muskogee Federal Credit Union
was named Muskogee's

Best Credit Union

Thank you to our members and all those who voted for us. We look forward to another year of serving our communities.


THIS SPECIAL IS...

SPOOKTACULAR

ONE WEEK ONLY!!
OCTOBER 28TH - NOVEMBER 1ST, 2024

5.89%

APR WAC* ON
NEW OR PREOWNED
AUTOMOBILES.



*ANNUAL PERCENTAGE RATE WITH APPROVED CREDIT. LOANS MUST BE CLOSED BY NOVEMBER 29, 2024. SOME EXCLUSIONS AND QUALIFICATIONS APPLY.



**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-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.



DONATIONS FOR FOSTERING HOPE CAN NOW BE BROUGHT TO OUR MAIN OFFICE AT 1910 W. SHAWNEE IN MUSKOGEE.

SEPTEMBER'S DONATIONS SUPPORTED LAKE AREA UNITED WAY'S DAY OF CARING

On Tuesday, August 13th, MFCU was honored to serve dinner for Muskogee Bridges Out of Poverty.

Holiday Closings

November 11th - Veterans Day • November 28th - Thanksgiving Day
December 25th - Christmas Day • January 1st - New Year's Day

Dividend News

Regular Share Accounts

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

Description	Current Rate	Annual Percentage Yield
6 month Certificate (Min. Deposit - \$1,000)	4.00%	4.07%
12 month Certificate (Min. Deposit - \$1,000)	4.25%	4.33%
18 month Certificate (Min. Deposit - \$500)	3.40%	3.45%
24 month Certificate (Min. Deposit - \$500)	3.75%	3.82%
25 month Certificate (Min. Deposit - \$500)	3.50%	3.56%
36 month Certificate (Min. Deposit - \$500)	3.25%	3.30%
48 month Certificate (Min. Deposit - \$10,000)	3.05%	3.10%
IRA's		
18 month (Min. Deposit \$50.00)	2.96%	3.00%

• 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, 2024.
- Ask about Roth and Educational IRAs.

* 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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