

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION

"Where Members Make a Difference"

4th Quarter, 2024

MFCU \$500 Scholarship



Muskogee Federal Credit Union will award a one-time \$500 scholarship to a graduating high school senior in the 2024-2025 school year. Applications are available at any of our three locations. Completed applications must be received by March 14, 2025.



These MFCU elves were hard at work on December 16th for Muskogee's Toyland Christmas parade. Thank you to all those who came out to see us and Pee Wee!



Participants decorated with a lovely foil tree for Tahlequah's Parade of Trees Christmas parade. Thank you to all who came out to see us and Pee Wee.

Important Electronic & 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.



MFCU helped with Salvation Army's Bell Ringing as a way raise money that goes to the Salvation Army's efforts for people in need throughout the year, including our communities in Muskogee and Cherokee counties. Pictured are Emilee Walters, a teller at our Main Office, and Kaylee Goodson, a teller at our Chandler branch.



In 2024, credit unions and members gathered together on Thursday, October 17, to celebrate International Credit Union Day, under the theme: One World Through Cooperative Finance. Everyone had fun guessing which flags belonged to which country. Of course, the day wouldn't have been complete without giveaways and cookies! Sandra Matthews spins the wheel for a prize at our Tahlequah branch.

Muskogee Federal Credit Union • 89th Annual Meeting

**April 17, 2025 • 7:00 P.M. • Martin Luther King Center
300 W. Martin Luther King St. • Muskogee, Oklahoma**

MUSKOGEE FEDERAL CREDIT UNION NOMINEES for BOARD OF DIRECTORS

Paul Porter and Fred Haynes have been selected by Muskogee Federal Credit Union Nominating Committee to serve another term on the Credit Union Board of Directors. All have agreed to serve another three-year term. The election will be held at the Annual Meeting on April 17, 2025.

Mr. Porter is currently serving as Chairman of the Muskogee Federal Credit Union Board. Mr. Porter joined the credit union in 1992. He retired from Corrugated Carton Industry in 2005, after 35 years of service. He is currently employed at Cornerstone Funeral Home. Mr. Porter has been an MFCU board member since 2007.

Mr. Haynes joined the credit union in 1982 and has served on the board since 2019. He currently holds the position of Security Officer. Mr. Haynes served 2 years in the U.S. Marine Corps and received an honorable discharge. He has owned his own plumbing business since 1976 and has been a partner in Cornerstone Funeral Home since 2010.

Nominations for vacancies may also be made by a petition signed by one percent of the membership. If you are interested in volunteering to serve on the Board of Directors, submit your biographical data, along with the required signatures no later than March 7, 2025. Members who are nominated must agree to the nomination and to serve in the office if elected. Petitions received after this date will not be accepted. For further information, contact the credit union at (918) 683-3460.



Holiday Closings January 20th—Martin Luther King, Jr. Day ❄️ February 17th—President'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).....	4.15%	4.23%
18 month Certificate (Min. Deposit - \$500).....	3.40%	3.45%
24 month Certificate (Min. Deposit - \$500).....	3.45%	3.51%
25 month Certificate (Min. Deposit - \$500).....	3.20%	3.25%
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).....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 December 31, 2024

• 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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