

# COMMUNICATOR

## MUSKOGEE FEDERAL CREDIT UNION

"Where Members Make a Difference"

1st Quarter, 2025

### Planning for College?

Graduation is almost here! Now is the time to think about higher education. 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% interest rate reduction when you enroll 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](http://www.salliemae.com/smartoption/mfcuonline) or ask our Loan Department about getting a student loan today!



### EASTER EGGS!

***PeeWee members are invited to drop by any of our three locations on Friday, April 18th, to collect an easter egg! Each egg will contain candy and PeeWee bucks! The PeeWee bucks can be exchanged for a prize out of the treasure chest! We can't wait to see you!***

A group of five diverse people holding a sign that says "CREDIT UNION Muskogee Federal".

**Come see us  
at the Azalea Parade  
on Saturday  
April 5th at 11 a.m.**

**And get a taste of our  
delicious chili at the  
Chili & BBQ Cookoff  
at Hatbox Field on  
Saturday, April 12th!**

Logo for the 41st Annual Exchange Club of Muskogee Chili and BBQ Cookoff. The logo features a chef character and the text "41st ANNUAL Exchange Club of Muskogee CHILI AND BBQ COOK OFF". Below the chef are the phrases "Live Music and Family Fun" and "Good Eats".

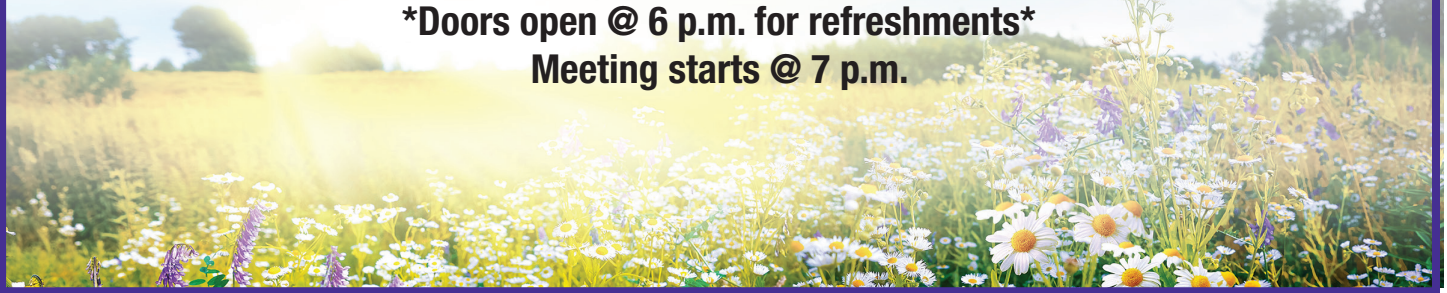
# Muskogee Federal Credit Union

*Invites you to our 89th Annual Meeting* □ *Thursday, April 17th*

**Martin Luther King Community Center** □ **300 W. Martin Luther King St., Muskogee, OK**

**\*Doors open @ 6 p.m. for refreshments\***

**Meeting starts @ 7 p.m.**



## Toll Fraud Alert

You may have recently traveled to visit family for the holidays, so when you receive a text demanding payment for tolls, it might not seem suspicious. However, scammers posing as toll agencies nationwide are behind these fraudulent messages. These texts typically include a link to a payment page, which scammers use to steal personal information – potentially compromising your driver's license number or even your entire identity.

Take time to stop and verify text messages. Ignore the contact information provided in the text and contact the state's tolling agency using a phone number or website you know is real. Most cell phone messaging services have an option to report a message as junk or messages can be forwarded to 7726 (SPAM). After reviewing and reporting the message, promptly delete it. You can also contact Muskogee Federal Credit Union at 918-683-3460 Option 2 for assistance in determining whether a text message is a scam.



## Holiday Closings

May 26th – Memorial Day • June 19th – Juneteenth  
July 4th – Independence 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 March 31, 2025

• 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](http://mfcuonline.org)



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