

COMMUNICATOR

MUSKOGEE FEDERAL CREDIT UNION

"Where Members Make a Difference"

2nd Quarter, 2025

Change In Terms Notice

Regulation CC – Monetary Limit Threshold Changes

The Consumer Financial Protection Board and Federal Reserve Bank made **amendments effective July 1, 2025 to Regulation CC** which implement a statutory requirement to adjust for inflation and sets minimum standards for when funds deposited into a transaction account must be made available to members. A share draft (checking) account is a transaction account; a share (savings) account is not a transaction account.

Regulation Reference	Current Thresholds for Minimum Funds Available	Increased Thresholds for Minimum Funds Available Effective on and after July 1, 2025
NEXT DAY AVAILABILITY includes cash deposited at a teller station during business hours; electronic payments; U.S. Treasury checks deposited into the payee's account; U.S. Postal Service Money Orders; FRB/FHLB checks; state and local government checks if located in the same state that issued the check; cashiers; certified; tellers checks; on us checks.	The first \$225 available on the first business day after the day of deposit.	The first \$275 available on the first business day after the day of deposit.
LONGER DELAYS may apply: if we believe a check will not be paid; checks deposited total more than \$6,725 on any one day; a redeposited check returned unpaid; repeatedly overdrawn account in last six months; new member during the first 30 days account is open; failure of computer or communications equipment emergency.	Aggregate amounts over \$5,525	Aggregate amounts over \$6,725
SPECIAL RULES may apply: extended one business day hold on checks deposited for cash withdrawals.	\$450	\$550

SHARE SAVINGS ACCOUNTS Transaction Limitation

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, check, or similar order to a third party. If you exceed the transfer limitations set forth above, you will be charged a fee as set forth in the fee schedule, as amended from time to time per transaction exceeding six. The items in excess of the six-withdrawal limit may be returned unpaid and your account will be subject to closure by the credit union.

SHARE SAVINGS ACCOUNTS and SHARE DRAFT ACCOUNTS Nonsufficient Funds (NSF) Fees

Be aware that an item or payment drafted or set up by you may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Contact us if you would like a copy of the Important Account Information for Our Members booklet.



Scholarship Recipients

Muskogee Federal Credit Union congratulates 3 High School graduates on being selected for the 2025 Guadalupe "Wally" Duran Memorial Scholarship. Cash Schiller from Hilldale High School; Hunter Windsor from Muskogee High School; and Sydney Coleman from Warner High School. Recipients are chosen based on their academic achievements as well as their service to the community. May your future be abundant with success and happiness.



Our crew enjoyed the 2025 Muskogee Chili & BBQ Cook-off this year!



We always have a great time participating in the Junior Achievement of Oklahoma's annual bowling fundraiser. Door prizes and food are a plus!



We proudly support CASA! They help raise awareness for child abuse prevention.



Crews from both of our Muskogee locations participated in the 2025 Azalea Cleanup.

Error Resolution Notice

Some transactions to your account may be accomplished electronically. In the event an error occurs or you have a question about this type of transaction, you should be aware of the following:

In case of errors or questions about your electronic transfers call us at 918-683-3460 or write us at the following address, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt:

Muskogee Federal Credit Union
1910 W Shawnee, P.O. Box 129
Muskogee, OK 74402-0129

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any)
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a point-of-sale transaction processed by Visa and 20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts or point-of-sale or foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction processed by Visa and 20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Holiday Closings

Dividend News

July 4th – Independence Day • September 1st – Labor Day
October 13th – Columbus Day

Regular Share Accounts-

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

Description	Current	Annual
	Rate:	Percentage Yield:
6 month Certificate (Min. Deposit - \$1,000).....	3.85%	3.92%
12 month Certificate (Min. Deposit - \$1,000).....	3.70%	3.76%
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 June 30, 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



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